

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़**  
**90वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)**  
**State Level Bankers' Committee, Chhattisgarh**  
**90<sup>th</sup> SLBC Meeting,**  
**Mantralaya, Nava Raipur, Atal Nagar (C.G.)**  
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## **90<sup>th</sup> Meeting of State Level Bankers' Committee, Chhattisgarh**

### **Agenda**

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

#### **1. Adoption of the Minutes of 89<sup>th</sup> SLBC meeting held on 10.03.2023**

89<sup>th</sup> meeting of State Level Bankers' Committee was held on 10.03.2023. 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. 34)** and the same may also be viewed/downloaded from our website [www.slbccchhattisgarh.com](http://www.slbccchhattisgarh.com).

#### **2. Action Taken Report of the 89<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 - B (Page No. 45)**.

The house is requested to approve the Action Taken Report.

#### **3. Minutes of SLBC Sub Committees**

In compliance with the instructions contained in RBI's revamped LBS scheme the meeting of SLBC Sub-Committees were held as under: -

<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>
1	Government Sponsored Scheme	16.05.2023
2	Agriculture (Sept-22, Dec-22 & march-23)	02.05.2023
3	Digital Payment	18.05.2023
4	Financial Inclusion	18.05.2023

All the Sub-Committees of SLBC has been conducted for quarter March-23. 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 these Sub-committees are yet to be approved.

#### **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 (Including Bank Mitra)	:	99.90%
• Number of uncovered Villages as on last SLBC meeting	:	20
• <b>New Villages added by DFS</b>	:	<b>147</b>
• Total Number of unbanked Villages	:	167
• Villages Covered Since Last SLBC meeting	:	11
• Number of Unbanked Villages as on 30.04.2023	:	<b>156</b>

**(Source- DBT GIS Mapping)**

(District-wise, Bank-wise list of 156 villages is attached as **Annexure - C (Page No. 61)**)

DoT officials informed the SLBC that out of 156 Unbanked Villages as on 30.04.2023, 55 villages are having Network Connectivity. The banks concerned at these 55 unbanked locations where connectivity is available has been advised to open banking outlet by May, 2023.

Name of uncovered villages with connectivity status provided by DoT in these 156 villages as on 30.04.2023 is attached as **Annexure - C1 (Page No. 62)**

SLBC on recommendation from District Collector, Bijapur has taken up matter with Principal Coordinator, Mission office, New Delhi requesting for removal of 14 villages of Bijapur district from the list of uncovered villages not having BR/ BCs/ IPPB within a radius of 5Km under NSFI. The District Collector, Bijapur advised SLBC that these 14 villages cannot be provided Banking facilities due to various constraints such as poor roads, Network Connectivity (Internet), LWE Area security issue and also not finding suitable persons to be deployed as BC/CSP due to viability issue.

In the same line, SLBC have advised all LDMs to obtain recommendation from district authorities for removal of villages from the list of Unbanked villages not having BR/ BCs/ IPPB within a radius of 5 Km under NSFI which cannot be provided Banking facilities owing to various constraints such as poor roads, low population, Network Connectivity, LWE security issue and also not finding suitable person to be deployed as BC/CSP due to viability issue so that the same can be put up to the SLBC quarterly meeting before the house for approval.

In addition to 14 Villages, 91 more villages has been identified by LDMs after obtaining recommendation from district authorities for removal of villages from the list of Unbanked Villages as per 5Km criteria.

It is pertinent to mention that out of 105 villages put up to house for removal from the list of unbanked villages, in 64 villages population is less than 100, in 36 villages population is between 100 to 200 and in 5 villages population is between 200 to 300. Further, out of 105 villages from removal list, in 32 villages there is connectivity but banks are not finding suitable person for deployment of BC/CSP due to viability issue and also having electricity issues. Hence, recommended for removal from the list of unbanked villages provided by DFS.

**We request house to approve the list of villages to be removed from the list of Unbanked villages not having BR/ BCs/ IPPB within a radius of 5 Km under NSFI which cannot be provided Banking facilities owing to various constraints such as poor roads, low population, Network Connectivity, LWE security issue and also not finding suitable person to be deployed as BC/CSP due to viability issues.**

The list of 105 villages for removal from the list of Unbanked villages not having BR/BCs/IPPB within a radius of 5Km under NSFI is placed as **Annexure - C2 (Page No. 67)**

**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 31.03.2023 and district wise progress is as under: -

Sr. No	District	No of Proposed Centers	Opened	Pending	Village Name	Bank Name	Present Status
1	Bijapur	33	32	1	Usur	ICICI Bank Ltd.	ICICI Bank has advised that the premises has been allotted and renovation work is in progress. The branch will be functional by 30.06.2023.
					Timed	Bank of Baroda	Branch has been opened on 21.01.2023
2	Sukma	25	24	1	Chintalnar	AXIS Bank Ltd.	<b>Chintalnar-</b> 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 and the District Collector agreed to change the location from Chintalnar to Gadridas vide letter no. 160 dt.09/01/2023. We seek approval for change of location to the house.
					Kundanpal		<b>Kundanpal-</b> Branch has been opened by DCB bank.
3	Bastar	29	29	0	Sadra Bodenar	HDFC Bank Ltd.	HDFC Bank Ltd has opened the branch on 28.03.2023

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>148</b>	<b>2</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 and in all these locations “Brick & Mortar” branches has been opened by allocated banks. These locations have been allotted to various banks by respective LDMs as under:

<b>Identified locations for opening of Brick &amp; Mortar branches</b>							
<b>State</b>	<b>District</b>	<b>sub District</b>	<b>Village Code</b>	<b>Village Name</b>	<b>Population</b>	<b>Allocated for opening (Bank)</b>	<b>Present Status</b>
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	Sadhwani	4701	Kotak Mahindra Bank	The Kotak Mahindra Bank has opened the new branch at village Sadhwani on 15.04.2023.
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-Uproda	435993	Jalke	3370	Axis Bank Ltd	The Axis Bank has opened the new branch at village Jalke on 28.03.2023.
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.

The village Khairwar was allotted to Chhattisgarh 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.

Further DFS has identified more 157 villages across the country having population more than 3000 and not having brick & mortar branch within a radius of 5 Kms. Accordingly 11 locations have been identified in Chhattisgarh state and these locations have been allotted to various banks by respective LDMs as under:

List of 11 villages of population above 3000 allotted by SLBCs for opening brick and mortar branch						
State/UT	District	Sub District	Village Code	Village name	Population	Allocated bank
Chhattisgarh	Baloda Bazar	Simga	44089	Matiya	3443	HDFC BANK
Chhattisgarh	Balrampur	Ramanujanj	431838	Talkeshwarpur	3426	PUNJAB NATIONAL BANK
Chhattisgarh	Balrampur	Ramanujanj	431846	Trisuli	3869	CHHATTISGARH RAJYA GRAMIN BANK
Chhattisgarh	Balrampur	Wadrafnagar	432130	Basantpur	3890	PUNJAB NATIONAL BANK
Chhattisgarh	Bastar	Darbha	449585	Pakhnar	3652	IDBI BANK
Chhattisgarh	Bastar	Bastanar	449265	Badekakloor	4181	ICICI BANK
Chhattisgarh	Bijapur	Usur	450877	Aawapali	4166	SBI & ICICI BANK ARE PRESENT
Chhattisgarh	Jashpur	Bagicha	433636	Kamarima	4794	CANARA BANK
Chhattisgarh	Jashpur	Farsabahar	434176	Bhelwan	3410	UCO BANK
Chhattisgarh	Kondagaon	Makdi	448860	Makadi	4214	SBI BANK IS PRESENT
Chhattisgarh	Narayanpur	Orchha	449941	Orchha	3158	CHHATTISGARH RAJYA GRAMIN BANK IS PRESENT

**Out of 11 locations, 3 locations already having bank branches. 8 locations identified and allocated to banks by LDMs for opening of bank branch. DFS vide letter dated 25.05.2023 requested to take necessary steps for ensuring opening of brick-and-mortar branches at all the locations allocated to banks latest by 30.09.2023.**

## 6. Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are 1457 Rural, 911 Semi-urban and 970 Urban branches in the State aggregating **3,338** Branches as at the end of March' 2023. 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. 110 & 111).**

**Number of ATMs:** There are 626 ATMs in Rural centres, 1041 in Semi-urban centres and 1824 in urban centres in the State aggregating to **3,491** ATMs at the end of March' 2023. Out of these 48% 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. 112 & 113).**

**As per RBI website there are 1027 white label ATMs in the State as on March' 31, 2023.**

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

Accordingly, there are total number of 4,518 ATMs including white label ATMs in the State as on March' 31, 2023.

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 have 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, 84 ATMs have been installed (SBI- 4, Union Bank of India- 6, Axis Bank- 8, ICICI Bank- 13 & HDFC Bank- 53). 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. 70)**.

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 31.03.2023 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
31.12.2022	36,729	27,762	9,391	19,543	17,097	14,086
31.03.2023	34,643	26,755	7,888	17,929	17,779	12,614

# As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 33,191. PNB, UCO, Axis Bank, IDFC First Bank, Kotak Mahindra Bank, RBL, FINO PAYMENTS BANK, PAYTM PAYMENTS BANK & INDIA POST PAYMENT BANK has the major difference. SLBC has instructed all these concerned banks through various letters time to time for reconciliation.

- RBL bank has updated 5,946 BCs details on the DBT GIS portal till 31<sup>st</sup> March' 2023 and assured to reconcile the remaining difference by May, 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 31.03.2023. They have requested Mission FI, DFS for mapping with DBT GIS portal, and then the data will be uploaded.
- FINO PAYMENTS BANK has updated 14,862 BCs details on DBT-GIS portal till date.
- AXIS Bank, Kotak Mahindra Bank, IDFC First Bank, India Post Payment Bank, UCO & PNB have 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. 71)**

**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 was shared to all SLBC's member banks for their willingness to open the branch in these locations. No banks came forward and shown their willingness and accordingly SLBC forwarded the list to respective LDMs for allocation of locations to banks in their districts. LDMs after approval from DLCC shared the allocated list to SLBC and the same was discussed in "Financial Inclusion Sub-Committee" of SLBC held on 18.05.2023. The Chair instructed all banks to expedite the process. The brief details of "Bank Saturation Plan-2022" is placed below:

DESCRIPTION	NUMBERS
<b>TOTAL NO OF IDENTIFIED VILLAGES AS PER BANK SATURATION PLAN</b>	<b>280</b>
<b>DUPLICATE VILLAGE- (Chotedonger) ( AT SR NO 158 &amp; 210 IN LIST OF BSP) &amp; (Kunwarpur) (AT Sr no 179 &amp; 189 in the list of BSP)</b>	<b>2</b>
<b>NET TOTAL NO OF IDENTIFIED VILLAGES AS PER BSP</b>	<b>278</b>
<b>NO OF VILLAGES ALREADY HAVING ANY BANK BRANCH/IPPB</b>	<b>23</b>
<b>NO OF VILLAGES CHANGED BY LDM MAHASAMUND (SR NO 192,193 &amp; 196) AS PER DLCC APPROVAL. (TOTAL 15 NEW BRANCHES WILL BE OPENED AS PER DLCC APPROVAL AGAINST 7 PROPOSED IN THE LIST OF BANK SATURATION PLAN)</b>	<b>3</b>
<b>TOTAL NO OF VILLAGES ALLOCATED TO BANKS FOR OPENING OF NEW BRANCH UNDER BSP</b>	<b>252</b>

The summary of Villages allocated to banks for opening of new branches is placed as **Annexure - F (Page No. 72)**

The detailed list of Villages allocated to banks is placed as **Annexure - F1 (Page No. 73)**

**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 - F2 (Page No. 79)**

## 7. Deposit & Advances:

**Deposits:** Deposits recorded a Q-o-Q growth of Rs. 6,052.40 Cr.

(Rs in Crore)

As on 31 <sup>st</sup> March' 22	As on 31 <sup>st</sup> Dec' 22	As on 31 <sup>st</sup> March' 23	Q-o-Q Growth	
			Amount	%
2,12,047.49	2,31,819.44	2,37,871.84	6,052.40	2.61

**Advances:** Advances recorded a Q-o-Q growth of Rs.10, 424.33 Cr.

(Rs in Crore)

As on 31 <sup>st</sup> Mar' 22	As on 31 <sup>st</sup> Dec' 22	As on 31 <sup>st</sup> March' 23	Q-o-Q Growth	
			Amount	%
1,39,384.22	1,60,749.24	1,71,173.57	10,424.33	6.48

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 91)**

## 8. CD Ratio:

As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2023-24/11, (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24) April 03, 2023 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	2,37,871.84
Total Advances (A)	1,71,173.57
<b>CD Ratio</b>	<b>71.96%</b>
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	1,306.89
<b>A+B</b>	<b>1,72,480.46</b>

<b>The Adjusted CD Ratio for the State</b>	<b>72.51%</b>
Loan under RIDF (C)	5,166.77
Total Advances (A+B+C)	1,77,647.23
<b>CD Ratio including RIDF</b>	<b>74.68%</b>

### CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	41
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	9
Number of Districts with CD Ratio >= 40%	29
Number of Districts with CD ratio <40%	4 (Balod, Surajpur, Mohla-Manpur-Ambagarh Chouki & Manendragarh-Chirmiri Bharatpur)

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 92)**

### CD Ratio of Banks in preceding years:

	<b>As on 31.03.22</b>	<b>As on 31.12.22</b>	<b>As on 31.03.23</b>
<b>CD Ratio</b>	65.75%	69.34%	71.96%
<b>Adjusted CD Ratio</b>	69.65%	70.12%	72.51%
<b>CD Ratio including RIDF</b>	71.94%	72.22%	74.68%

<b>National level Adjusted CD ratio</b>	72.92%	77.04%	--
<b>M.P. CD ratio</b>	67.42%	72.02%	--
<b>Odisha CD ratio</b>	40.80%	43.69%	--

### Following 09 banks have CD Ratio less than 60%:

Sr. No.	NAME OF THE BANK	Deposit Share in Total Deposit as on March' 23	CD Ratio March' 22	CD Ratio Decem ber'22	CD Ratio March' 23	March' 23 over Decem ber'22	March' 23 over March' 22
1	DBS BANK INDIA (E-LVB)	0.02	29.71	21.31	14.92	-6.39	-14.79
2	KARUR VYSYA BANK	0.02	20.18	22.35	21.05	-1.30	0.87
3	SOUTH INDIAN BANK	0.09	23.67	22.97	21.00	-1.97	-2.66

4	APEX BANK	6.93	23.70	24.22	22.91	-1.31	-0.79
5	PUNJAB AND SIND BANK	0.36	43.87	31.73	33.85	2.11	-10.03
6	<b>CHATTISGARH RRB</b>	<b>6.03</b>	<b>38.28</b>	<b>44.30</b>	<b>44.76</b>	<b>0.45</b>	<b>6.48</b>
7	<b>CENTRAL BANK OF INDIA</b>	<b>4.65</b>	<b>43.65</b>	<b>44.63</b>	<b>45.46</b>	<b>0.83</b>	<b>1.80</b>
8	UNION BANK OF INDIA	4.63	43.13	46.87	46.51	-0.36	3.38
9	<b>EQUITAS SMALL FIN. BANK</b>	<b>0.20</b>	<b>37.11</b>	<b>53.66</b>	<b>56.54</b>	<b>2.87</b>	<b>19.43</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 09 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of 3 Banks.

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

Out of 33 districts, 4 districts namely Balod, Surajpur, Manendragarh- Chirmiri Bharatpur (MCB) & Mohla-Manpur Ambagarh Chouki are having CD ratio below 40%, which needs improvement.

Sr. No	District Name	DEPOSITS			ADVANCES			CD RATIO			Variance (March' 23 over December '22)	Variance (March' 23 over March'22 )
		As on 31 <sup>st</sup> MAR' 22	As on 31 <sup>st</sup> DEC' 22	As on 31 <sup>st</sup> MAR' 23	As on 31 <sup>st</sup> MAR' 22	As on 31 <sup>st</sup> DEC' 22	As on 31 <sup>st</sup> MAR' 23	As on 31 <sup>st</sup> MAR' 22	As on 31 <sup>st</sup> DEC' 22	As on 31 <sup>st</sup> MAR' 23		
1	MOHLA-MANPUR AMBAGARH CHOUKI	0.00	0.00	946.39	0.00	0.00	251.61	0.00	0.00	<b>26.59</b>	26.59	26.59
2	MANENDRAGRARH-CHIRMIRI BHARATPUR (MCB)	0.00	0.00	3571.73	0.00	0.00	1037.24	0.00	0.00	<b>29.04</b>	29.04	29.04
3	SURAJPUR	3978.06	4108.30	4264.54	1246.29	1456.44	1497.65	31.33	35.45	<b>35.12</b>	-0.33	3.79
4	<b>BALOD</b>	<b>3977.10</b>	<b>4487.60</b>	<b>4535.91</b>	<b>1445.09</b>	<b>1602.20</b>	<b>1695.96</b>	<b>36.34</b>	<b>35.70</b>	<b>37.39</b>	<b>1.69</b>	<b>1.05</b>
5	BALRAMPUR	2134.64	2292.84	2381.18	779.60	927.38	955.22	36.52	40.45	<b>40.12</b>	-0.33	3.59
6	SUKMA	831.89	873.33	948.14	318.90	393.36	397.02	38.33	45.04	<b>41.87</b>	-3.17	3.54
7	NARAYANPUR	636.67	687.05	715.11	236.21	281.99	301.38	37.10	41.04	<b>42.14</b>	1.10	5.04
8	GAURELA-PENDRA-MARWAHI	1085.70	1185.47	1232.82	410.37	497.67	529.50	37.80	41.98	<b>42.95</b>	0.97	5.15
9	JASHPUR	3065.14	3372.65	3447.69	1208.44	1425.40	1520.48	39.43	42.26	<b>44.10</b>	1.84	4.68
10	JANJGIR-CHAMPA	7276.64	7950.78	5808.27	3231.40	3713.28	2740.04	44.41	46.70	<b>47.17</b>	0.47	2.77
11	KHAIRAGARH CHHUIKHADAN-GANDAI	0.00	0.00	1248.42	0.00	0.00	598.29	0.00	0.00	<b>47.92</b>	47.92	47.92
12	SAKTI	0.00	0.00	2436.84	0.00	0.00	1179.10	0.00	0.00	<b>48.39</b>	48.39	48.39
13	SURGUJA	6125.47	6785.50	6931.20	2692.43	3241.10	3404.12	43.95	47.77	<b>49.11</b>	1.35	5.16

14	BIJAPUR	955.44	949.87	972.59	365.20	468.01	478.70	38.22	49.27	<b>49.22</b>	-0.05	11.00
15	SARANGARH-BILAIGARH	0.00	0.00	1850.77	0.00	0.00	934.36	0.00	0.00	<b>50.48</b>	50.48	50.48
16	BILASPUR	22305.87	26709.09	26224.65	10387.56	12417.64	13409.54	46.57	46.49	<b>51.13</b>	4.64	4.56
17	BEMETARA	2808.66	3251.81	3238.25	1464.38	1720.45	1711.63	52.14	52.91	<b>52.86</b>	-0.05	0.72
18	DURG	27424.49	29834.75	29815.92	13890.95	15830.42	15933.99	50.65	53.06	<b>53.44</b>	0.38	2.79
19	GARIYABAND	1731.98	1841.40	1921.86	798.67	948.57	1028.96	46.11	51.51	<b>53.54</b>	2.03	7.43
20	RAJNANDGAON	7872.87	8944.17	6834.63	3765.55	4380.83	3735.14	47.83	48.98	<b>54.65</b>	5.67	6.82
21	KANKER	3184.90	3435.01	3532.01	1544.35	1889.57	1935.97	48.49	55.01	<b>54.81</b>	-0.20	6.32
22	MUNGELI	1766.92	1956.81	1982.27	946.11	1095.70	1125.71	53.55	55.99	<b>56.79</b>	0.79	3.24
23	BALODA BAZAR	4952.02	5405.34	5042.48	2601.57	2927.50	2935.82	52.54	54.16	<b>58.22</b>	4.06	5.69
24	KORBA	10286.77	10544.30	10601.24	4953.95	5722.28	6237.21	48.16	54.27	<b>58.83</b>	4.57	10.68
25	DHAMTARI	4329.07	4698.50	4728.12	2373.75	2712.95	2866.42	54.83	57.74	<b>60.62</b>	2.88	5.79
26	KONDAGAON	1804.45	1950.30	2020.75	998.50	1173.67	1232.58	55.34	60.18	<b>61.00</b>	0.82	5.66
27	BASTAR	4972.68	5088.21	5191.25	3088.73	3096.97	3264.78	62.11	60.87	<b>62.89</b>	2.02	0.78
28	KABIRDHAM	2376.68	2647.81	2804.33	1629.06	1859.33	1834.73	68.54	70.22	<b>65.42</b>	-4.80	-3.12
29	RAIGARH	9702.18	10321.46	9329.78	5885.45	7142.21	6669.93	60.66	69.20	<b>71.49</b>	2.29	10.83
30	MAHASAMUND	3630.81	4142.06	4213.02	2575.53	3039.89	3190.55	70.94	73.39	<b>75.73</b>	2.34	4.80
31	KOREA	5360.07	5498.17	2029.10	1407.13	2688.97	1724.61	26.25	48.91	<b>84.99</b>	36.09	58.74
32	RAIPUR	65226.70	70528.79	74635.04	67408.91	76047.50	81721.78	103.35	107.82	<b>109.50</b>	1.67	6.15
33	DANTEWADA	2243.62	2328.07	2435.54	1730.14	2047.96	3093.55	77.11	87.97	<b>127.02</b>	39.05	49.90
<b>GRAND TOTAL</b>		<b>212047.49</b>	<b>231819.44</b>	<b>237871.84</b>	<b>139384.22</b>	<b>160749.24</b>	<b>171173.57</b>	<b>65.73</b>	<b>69.34</b>	<b>71.96</b>	<b>2.62</b>	<b>6.23</b>

As on 31.03.2023, there are 4 districts having CD ratio less than 40%. However, CD ratio in Balod has increased as on Q-o-Q & 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 coordinators 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 Lead District Managers (LDMs) of 33 districts of Chhattisgarh convened by Reserve Bank of India on April 19, 2023, the Chairperson advised the LDMs of low performing districts where CD ratio is below 40% to give special attention to the potential of the districts for increasing CD ratio above 40%.

**9. Review of Performance under Annual Credit Plan: 2022-23:** The performance under Annual Credit Plan up to quarter ended March' 23 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
<b>1</b>	<b>Priority Sector</b>						
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	1877618	20720.46	2387899	24015.10	127.18	115.90
1A(i)	Farm Credit	1778633	18363.95	2353418	18146.98	132.32	98.82
1A(ii)	Agriculture Infrastructure	65588	1446.06	854	194.66	1.30	13.46
1A(iii)	Ancillary Activities	33397	910.45	33627	5673.46	100.69	623.15
	Out of Agriculture, loans to Small & Marginal Farmers	400862	5744.13	1349523	7951.29	336.66	138.42
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	373705	12208.85	229528	35343.58	61.42	289.49
1B(i)	Micro Enterprises	160659	3558.15	211360	14644.45	131.56	411.57
1B(ii)	Small Enterprises	87060	4322.21	13205	11174.23	15.17	258.53
1B(iii)	Medium Enterprises	41537	1752.67	4380	9463.90	10.54	539.97
1B(iv)	Others under MSMEs	84449	2575.82	583	61.00	0.69	2.37
1C	Other Priority Sector = 1D+1E+1F+1G+1H+1I	199391	4182.49	315185	3949.56	158.07	94.43
1D	Export Credit	23141	300.34	8	27.13	0.03	9.03
1E	Education (Priority Sector)	24348	353.73	6050	115.37	24.85	32.62
1F	Housing (Priority Sector)	27929	1837.99	30154	1766.13	107.97	96.09
1G	Social Infrastructure	44636	740.69	634	55.07	1.42	7.43
1H	Renewable Energy	45830	498.08	66	25.38	0.14	5.10
1I	Others	33507	451.66	278273	1960.48	830.49	434.06
2	Priority Sector= 1A+1B+1C	2450714	37111.80	2932612	63308.24	119.66	170.59
3	Loans to weaker Sections under PSL	385870	6285.83	2163565	14792.77	560.70	235.34
	Out of 3 above, loans to individual women beneficiaries up to 1 lakh	44533	835.40	438124	1962.42	983.82	234.91

## NON-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	
<b>3</b>	<b>Non-Priority Sector</b>							
3A	Agriculture(NPS)	42	1.36	1153	14305.13	2745.24	1051847.79	
3B	Education(NPS)	313	17.71	426	70.53	136.10	398.25	
3C	Housing(NPS)	214856	7588.31	21971	3701.74	10.23	48.78	
3D	Personal Loans under Non-Priority Sector	12228	431.99	118058	4217.91	965.47	976.39	
3E	Others(NPS)	379884	12241.30	565730	104806.64	148.92	856.17	
<b>4</b>	<b>Non-Priority Sector =3A+3B+3C+3D+3E</b>	<b>607323</b>	<b>20280.67</b>	<b>707338</b>	<b>127101.95</b>	<b>116.47</b>	<b>626.71</b>	
	<b>Total (PS+ NPS) = 2+4</b>	<b>305803</b>	<b>7</b>	<b>57392.47</b>	<b>3639950</b>	<b>190410.19</b>	<b>119.03</b>	<b>331.77</b>

- **Sector wise Performance:** Comparative data for December' 2022 & March'2023

(Amount in Crore)

Sector	ACP Target (Fixed Annual)		31.12.2022				31.03.2023			
			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	21,58,067	18,472.19	<b>114.94</b>	<b>89.15</b>	23,87,899	24,015.10	<b>127.18</b>	<b>115.90</b>
<b>MSME</b>	3,73,705	12,208.85	1,63,414	26,144.65	<b>43.73</b>	<b>214.15</b>	2,29,528	35,343.58	<b>61.24</b>	<b>289.49</b>
<b>OPS</b>	1,99,391	4,182.49	2,04,711	2,746.61	<b>102.67</b>	<b>65.67</b>	3,15,185	3,949.56	<b>158.07</b>	<b>94.43</b>
<b>Total</b>	24,50,714	37,111.80	25,26,192	47,363.45	<b>103.08</b>	<b>127.62</b>	29,32,612	63,308.24	<b>119.66</b>	<b>170.59</b>



- **Agency wise Performance:** Comparative data for December' 2022 and March' 2023:

(Amount in Crore)

Agency	ACP Target (Fixed Annual)		31.12.2022				31.03.2023			
			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	7,02,906	37,062.45	53.70	147.15	9,41,997	49,921.63	71.97	198.20
Cooperative Banks	8,06,932	7,691.97	14,45,969	6,831.96	179.19	88.82	14,65,061	7,505.64	181.56	97.58
RRBs	3,21,218	3,896.17	2,36,764	2,356.07	73.71	60.47	3,19,796	4,4241.92	99.56	108.87
Small Finance Banks	13,687	336.13	1,40,553	1,112.97	1026.91	331.11	2,05,758	1,639.05	1503.31	487.61
<b>Total</b>	<b>24,50,714</b>	<b>37,111.80</b>	<b>25,26,192</b>	<b>47,363.45</b>	<b>103.08</b>	<b>127.62</b>	<b>29,32,612</b>	<b>63,308.24</b>	<b>119.66</b>	<b>170.59</b>

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 116)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 117)**.

We request all Lead District Managers to refer Potential Linked Plan 2023-24 issued by NABARD for finalisation of Annual Credit Plan for the FY 2023-24. The Potential Linked Credit Plan (PLP) of the district assesses in financial terms, taking into account the present and emerging potentials for various activities in the priority sector, infrastructure facilities and other support services existing and planned, both by government and non-government agencies. PLP is a comprehensive documentation of the potential of economic activities in the district. Keeping in view of this, LDMs have been advised to prepare District Credit Plan immediately in accordance with the potential of the district in particular sector and should assess the target accordingly.

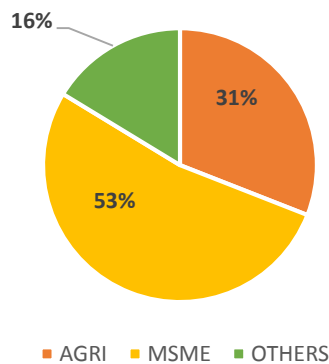
**10. Priority Sector Advances:** As per the instruction received from Director, Directorate of Institutional Finance, GoCG and in convergence with Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020, the targets and sub-targets set under priority sector lending should be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of PSA to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.03.2022

PSL Advances as on 31.03.2023: Rs. 71,625.44 crores

Total Advances as on 31.03.2022: Rs. 1, 39,384.22 crores

Ratio of PSA to Total Advances: 51.39% which is above benchmark of 40%

Sector Wise Share of Priority Sector Advance as on 31.03.2023



Amt. in Crores

PSA Outstanding	Mar-22	Dec-22	Mar-23	Q-o-Q Growth Amt.
	62,916.43	70,170.37	71,625.44	1,455.07
Total Advances	Mar-21	Dec-21	Mar-22	
	1,19,519.81	1,32,017.75	1,39,384.22	
Ratio of PSA to Total Advances	Mar-22	Dec-22	Mar-23	Q-o-Q Growth %
	52.64%	53.15%	51.39%	-1.76%

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 95)**.

**11. Agriculture Advances:** Agriculture Advances have registered a Q-o-Q growth of Rs. 398.58 Crores. The ratio of Agri Advances to total Advances should be computed as per Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020, which implies that the targets and sub-targets set under priority sector lending is to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of Agricultural advances to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.03.2022

Agricultural Advances as on 31.03.2023: Rs. 22,163.83 crores

Total Advances as on 31.03.2022: Rs. 1, 39,384.22 crores

Ratio of Agricultural advances to Total Advances: 15.90% which is below benchmark of 18%.

Amt. in Crores				
Agricultural Advances	Mar-22	Dec-22	Mar-23	<b>Q-o-Q Growth Amt.</b>
	18,273.52	21,765.25	22,163.83	398.58
Total Advances	<b>Mar-21</b>	<b>Dec-21</b>	<b>Mar-22</b>	
	<b>1,19,519.81</b>	<b>1,32,017.75</b>	<b>1,39,384.22</b>	
Ratio of Agricultural Advances to Total Advances	Mar-22	Dec-22	Mar-23	<b>Q-o-Q Growth %</b>
	15.29%	16.49%	15.90%	-0.59%

The total outstanding under Agriculture Cash Credit was Rs.10, 659.88 Crores and under Agriculture Term Loan was Rs. 11, 503.91 Crores as at the end of quarter ended March' 2023. 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. 96 & 97)**.

**12. Flow of credit to MSMEs:** MSME advances have registered a Q-o-Q growth of Rs. 900.91 Crores.

(Rs in Crores)

As on 31 <sup>st</sup> March' 22	As on 31 <sup>st</sup> Dec' 22	As on 31 <sup>st</sup> March' 23	Q-o-Q Growth	
			Amount	%
33,628.55	36,882.60	37,783.51	900.91	2.44
1,39,384.22	1,60,749.24	1,71,173.57	Total Advances	
24.13	22.94	22.07	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 98)**.

**MICRO ENTERPRISES:** Share of Credit to Micro Enterprises to Total advances should be computed as per Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020, which implies that the targets and sub-targets set under priority sector lending is to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the share of Micro Credit to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.03.2022

Advances to Micro Enterprises (Including Khadi & Village Industries): Rs.16, 505.60 crores

Total Advances as on 31.03.2022: Rs.1, 39,384.22 crores

Share of Micro Credit to Total Advances: 11.84% as on 31.03.2023, which is above regulatory norms of 7.50%.

<b>Banks With Micro Enterprises advances Below Benchmark 7.50%</b>				
Amt. in Crores				
Sr. No	NAME OF THE BANK	Total Advances As on 31.03.2022	MICRO ENTERPRISES (Including Khadi & village Industries) As on 31.03.2023	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	APEX BANK	2962.91	0.00	0.00
2	FINCARE SMALL FIN. BANK	45.46	0.00	0.00
3	SURYODAY SMALL FIN. BANK	63.32	0.00	0.00
4	BANDHAN BANK	1530.28	49.86	3.26
5	UJJIVAN SMALL FIN. BANK	90.76	3.15	3.47
6	UCO BANK	3520.57	125.70	3.57
7	J & K BANK	40.45	1.87	4.62
8	UTKARSH SMALL FIN. BANK	125.71	5.92	4.71
9	DBS BANK INDIA (E-LVB)	10.49	0.51	4.86
10	STATE BANK OF INDIA	38968.92	2073.90	5.32
11	KARUR VYSYA BANK	10.61	0.65	6.13
12	FEDERAL BANK	233.95	16.75	7.16
<b>All Banks</b>		<b>1,39,384.22</b>	<b>16505.60</b>	<b>11.84</b>

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

(Rs in Crore)

As on 31 <sup>st</sup> March' 22	As on 31 <sup>st</sup> Dec' 22	As on 31 <sup>st</sup> March' 23	Q-o-Q Growth	
			Amount	%
8,494.71	9,325.69	9,437.73	112.04	1.20

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

As on 31 <sup>st</sup> March' 22	As on 31 <sup>st</sup> Dec' 22	As on 31 <sup>st</sup> March' 23	Q-o-Q Growth	
			Amount	%
583.34	647.48	610.68	-36.80	-5.68

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 1) (Page No. 99)**

**15. Advances to Weaker Sections:** The ratio of advances to weaker sections to total advances should be computed as per Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020, which implies that the targets and sub-targets set under priority sector lending is to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of Weaker Section Advances to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.03.2022

Weaker Section Advances as on 31.03.2023: Rs. 20,944.06 crores

Total advances as on 31.03.2022: Rs. 1, 39,384.22 crores

Ratio of Weaker Section Advances to Total Advances: 15.03% which is above the bench mark level of 11%.

**Amt. in Crore**

Weaker Section Advances	Mar-22	Dec-22	Mar-23	Q-o-Q Growth Amt.
	14,658.33	20,924.35	20,944.06	
Total Advances	Mar-21	Dec-21	Mar-22	
	1,19,519.81	1,32,017.75	1,39,384.22	
Ratio of Weaker Section Advances to Total Advances	Mar-22	Dec-22	Mar-23	Q-o-Q Growth %
	12.26%	15.85%	15.03%	

- The Weaker section advances is decreased mainly due to decrease in Weaker Section advances of APEX Bank, IndusInd Bank, Indian Bank & Kotak Mahindra Bank in March-23 as compared to Dec-22.
- **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. 102)**

<b>Banks With Weaker Section Advances Below 11%</b>				
				<b>Amt. in Crores</b>
<b>Sr. No</b>	<b>NAME OF THE BANK</b>	<b>Total Advances As on 31.03.2022</b>	<b>Advances To Weaker Sections As on 31.03.2023</b>	<b>% of Advances To Weaker Sections</b>
1	DBS BANK INDIA (E-LVB)	10.49	0.08	0.76
2	CITY UNION BANK	93.51	1.91	2.04
3	INDIAN BANK	4089.19	130.61	3.19
4	ICICI BANK	7111.42	262.76	3.69
5	UCO BANK	3520.57	159.70	4.54
6	BANK OF INDIA	5615.76	272.63	4.85
7	STATE BANK OF INDIA	38968.92	1950.42	5.01
8	TAMILNAD MERCANTILE BANK	14.98	0.75	5.01
9	YES BANK	1244	64.01	5.15
10	PUNJAB NATIONAL BANK	11476.07	666.22	5.81
11	J & K BANK	40.45	2.47	6.11
12	HDFC BANK	11919.12	878.10	7.37
13	IDBI BANK	2244.08	209.21	9.32
14	KARNATAKA BANK	469.04	44.13	9.41
15	AXIS BANK	5395.64	516.54	9.57
<b>All Banks</b>		<b>1,39,384.22</b>	<b>20944.06</b>	<b>15.03</b>

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

(Rs. in Crores)

<b>Component</b>	<b>As on 31<sup>st</sup> March' 22</b>	<b>As on 31<sup>st</sup> Dec' 22</b>	<b>As on 31<sup>st</sup> March' 23</b>	<b>Q-o-Q Growth</b>	
				<b>Amount</b>	<b>%</b>
Export	649.26	478.97	614.28	135.31	28.26
Social Infrastructure	67.22	75.06	141.34	66.28	88.30
Renewable Energy	3.07	25.48	1.54	-23.94	-93.96

During 89<sup>th</sup> SLBC quarterly meeting the Chairperson reviewed the credit disbursement by banks in all these sectors and expressed his concern regarding low credit disbursement against the target in Export Credit, Social Infrastructure & Renewable Energy and instructed banks to focus on these sectors as they constitute the part of Priority Sector Lending. During discussion some member banks apprised the house that the banks are disbursing in all these sectors but the data are not being reported in the CBS extracted file provided by Head offices of the respective banks. The Chair advised all banks to coordinate with their Head office and get rectify the files of all these sectors as they are part of Priority Sector Lending. Accordingly, SLBC has taken up matter with the State Head of all member banks requesting the State Head to escalate the matter to their respective Head offices for mapping of data related to Export Credit, Social Infrastructure & Renewable Energy. Yet most of the Bank have reported NIL Data during the quarter.

#### 17. Position of NPAs as on 31.03.2023:

(Rs in Crores)

Banks	December'2022			March'2023			Net Change In NPA
	Advances	NPA	% NPA	Advances	NPA	% NPA	
PSU	99,928.62	5,300.95	5.30	1,05,845.15	5,366.91	5.07	65.96
Private Bank	47,423.11	1,058.86	2.23	52,078.74	1,016.26	1.95	-42.60
Coop Banks	4,505.65	334.14	7.42	3,775.80	317.92	8.42	-16.22
CRGB	5,984.25	174.07	2.91	6,416.30	145.71	2.27	-28.36
Small Fin Bank	2,907.61	175.50	6.04	3,057.58	143.75	4.70	-31.75
<b>Total</b>	<b>1,60,749.24</b>	<b>7,043.52</b>	<b>4.38</b>	<b>1,71,173.57</b>	<b>6,990.55</b>	<b>4.08</b>	<b>-52.97</b>

Bank wise NPA are shown in **Table No. 11(H) (Page No. 129)**

**KCC NPA:** Out of Total NPA, KCC NPA- 46,085 accounts of Rs. 570.35 Crores as per **Annexure - G (Page No. 81)**

**Cases under SARFAESI:** Out of Total NPA, 888 cases for Rs. 617.99 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure - H (Page No. 82).**

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

Priority Sector NPA as on 31.03.2023										
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	884.00	1,826.78	44.90	101.53	54.58	0.00	11.08	2,922.87	37,504.36	7.79
PRIVATE BANKs	256.89	265.19	0.31	47.91	0.05	0.00	37.93	608.28	24,509.55	2.48
COOP.BANKs	168.21	0.39	0.28	33.25	0.00	0.00	28.70	230.83	3,472.55	6.65
RRBs	39.66	47.98	1.33	12.53	0.00	0.00	5.66	107.16	3,873.11	2.77
SMALL FIN. BANK	44.63	45.40	0.11	0.75	0.00	0.00	23.88	114.77	2,265.87	5.07
GRAND TOTAL	1,393.39	2,185.74	46.93	195.97	54.63	0.00	107.25	3,983.91	71,625.44	5.56

Non-Priority Sector NPA as on 31.03.2023								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Others NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	17.25	0.78	93.16	50.11	2,282.74	2,444.04	68,340.79	3.58
PRIVATE BANKs	0.56	0.20	54.56	40.04	312.62	407.98	27,569.29	1.48
COOP.BANKs	0.00	0.00	0.00	10.25	76.84	87.09	303.26	28.72
RRBs	0.00	0.00	2.88	27.56	8.11	38.55	2,543.17	1.52
SMALL FIN. BANK	0.00	0.00	0.60	0.07	28.31	28.98	791.62	3.66
GRAND TOTAL	17.81	0.98	151.20	128.03	2,708.62	3,006.64	99,548.13	3.02

**18. Issues remaining unresolved at DCC/DLRC meeting:** As against 117 DCC & 117 DLRC meetings to be conducted till March' 23, 90 DCC & 90 DLRC meetings have been conducted so far up to quarter ended March' 2023. In 26 Districts meetings are yet to be conducted for quarter ended March' 2023 & in 1 Districts, the meeting is still pending for quarter ended Dec' 2022 and the meeting for quarter ended March' 2023 has also fallen due. 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 31.03.2023	DCC/DLRC meeting held during 2022-23	BLBC meetings to be held up to 31.03.2023	BLBC meeting held during 2022-23
1	Balod	8	6	20	15
2	Baloda Bazar	8	6	20	15
3	Balrampur	8	8	24	24
4	Bemetera	8	6	16	12
5	Bijapur	8	6	16	12
6	Bilaspur	8	6	16	12
7	Dantewada	8	6	16	12
8	Dhamtari	8	6	16	12
9	Durg	8	6	12	9
10	Gariaband	8	8	20	20
11	Gaurell-Pendra-Marwahi	8	4	12	9
12	Jagdapur	8	6	28	21
13	Janjgir - Champa	8	6	20	15
14	Jashpur Nagar	8	6	32	24
15	Kanker	8	6	28	21
16	Kawardha	8	6	16	12
17	Kondagaon	8	6	20	15
18	Korba	8	6	20	15
19	Koriya	8	6	08	06
20	Mahasamund	8	8	20	20
21	Mungeli	8	6	12	9
22	Narayanpur	8	6	08	6
23	Raigarh	8	6	28	21
24	Raipur	8	6	16	12
25	Rajnandgaon	8	6	16	12
26	Sarguja	8	6	28	21
27	Sukma	8	6	12	9
28	Surajpur	8	6	24	18
29	Sakti	2	2	4	4
30	Mohla-Manpur Ambagarh Chouki	2	2	3	3
31	Khairagarh- Chhuikhadan-Gandai	2	2	2	2
32	Manendragarh-Chirmiri Bharatpur	2	0	3	0
33	Sarangarh-Bilaigarh	2	0	3	0
<b>Total</b>		<b>234</b>	<b>180</b>	<b>539</b>	<b>418</b>

All LDMs are requested to convene DCC/DLRC/BLBC meetings as per calendar of the meeting. 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 31.03.2023 is as under:**

<b>Date</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>Total Enrolment (PMSBY+PMJJBY+APY)</b>
31.03.2022	84,40,098	29,27,432	6,42,623	1,20,10,153
31.03.2023	98,44,302	40,70,702	8,56,167	1,47,71,171
% Growth in Enrolment (Renewal + New Enrollment) over March'22	16.64%	39.05%	33.23%	-

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.03.2023 is placed at **Annexure - I (Page No. 83)**.

The Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojna (PMSBY) are the two Jansuraksha scheme launched by Hon'ble PM in 2015 to provide life and accidental insurance cover of Rs 2 lacs under each scheme at a nominal premium of Rs 436 and Rs 20 per annum respectively to all, especially to the poor and under privileged. To ensure that every eligible citizen should get the benefit of these two schemes, DFS has launched a 3 months intensive saturation campaign starting from 01.04.2023 to 30.06.2023 in all the districts of the country at the Gram Panchayat level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). State-wise target for the 3 months campaign have been allotted by DFS and accordingly SLBC has allotted District-wise active enrollment targets to be achieved under the campaign (PMSBY-18,88,286 & PMJJBY- 7,47,069) as per the instruction received from DFS. A review meeting is done periodically with the LDMs and Banks by SLBC.

## **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 TFIP 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	
	As on 30.04.2023	% achieved	As on 30.04.2023	% achieved	As on 30.04.2023	% achieved	As on 30.04.2023	% achieved
<b>Target - 100% of Benchmark</b>	1,29,755		9,775		30,303		2,886	
<b>District</b>	<b>As on 30.04.2023</b>	<b>% achieved</b>	<b>As on 30.04.2023</b>	<b>% achieved</b>	<b>As on 30.04.2023</b>	<b>% achieved</b>	<b>As on 30.04.2023</b>	<b>% achieved</b>
Bastar	96,583	74	20,716	212	43,911	145	2,900	100
Bijapur	77,194	59	12,431	127	26,315	87	1,429	50
Dantewada	1,00,513	77	12,486	128	27,497	91	2,114	73
Kanker	1,24,090	96	30,133	308	43,498	144	4,152	144
Kondagaon	99,216	76	17,871	183	30,413	100	5,880	204
Korba	1,24,530	96	15,071	154	36,694	121	3,065	106
Mahasamund	1,36,939	106	14,506	148	50,363	166	4,462	155
Narayanpur	1,00,170	77	13,572	139	31,094	103	2,862	99
Rajnandgaon	1,25,775	97	18,616	190	41,498	137	3,628	126
Sukma	84,876	65	10,400	106	23,591	78	1,931	67
<b>Average</b>	<b>1,06,989</b>	<b>82</b>	<b>16,580</b>	<b>170</b>	<b>35,487</b>	<b>117</b>	<b>3,242</b>	<b>112</b>

## 21. Sustainable Development Goals (SDG): Progress in the State as on 31.03.2023

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	13.07	11.45	13.42
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	31.26	150.26	83.25	68.24	86.57
3	ATM per 100000 population	42.65	17.93	17.75	9.81	14.52
4	Proportion of Women A/c Holder in PMJDY	50	55.66	55.75	56.21	55.66
5	Percentage of Household with a Bank A/c	-	99.99	99.98	-	-

## 22. Progress under various digital delivery channels up to 31.03.2023 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.03.2022	As on 31.12.2022	As on 31.12.2022	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	75627	61509	63823	2314	3.76
2	Debit Card	13994179	18941549	17720022	18040383	320361	1.81
3	Mobile Banking	644306	5705656	11084050	8354183	-2729867	-24.63
4	Internet Banking	1052685	5188854	5623722	5764989	141267	2.51
5	Credit Card	86814	366336	357837	285435	-72402	-20.23
6	QR Code	-	457609	1154339	1693388	539049	46.70
7	UPI	-	8641934	5985068	8229127	2244059	37.50

Bank-wise detailed progress is placed at **Annexure - J (Page No. 84)**.

\*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, Balod & Mungeli district only. In the 11<sup>th</sup> meeting of SLBC Sub-Committee on Deepening of Digital Transactions which was held on 18.05.2023 under the Chairmanship of Smt. Sheetal Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Government

of Chhattisgarh, the Chairperson identified three more districts namely Raipur, Korba & Durg for 100% digitization. She advised the concerned LDMs and banks operating in these districts to achieve 100% digital transaction by June 30, 2023.

It is pertinent to mention that Mahasamund district has been declared “1<sup>st</sup> Digital District” for achieving 100% digitization in the State of Chhattisgarh.

Directorate of Institutional Finance, Government of Chhattisgarh, 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:-

<b>Performance Analysis of Digital Banking Units cumulative as on 31.03.2023</b>		
<b>Name of DBU</b>	<b>Balod</b>	<b>Mahasamund</b>
<b>Deposits</b>		
VKYC	4	5
EKYC	873	949
<b>Total No. of Saving Account Opened through Tab, kiosk wih EKYC/VKYC</b>	<b>877</b>	<b>954</b>
Current Account opened	14	16
New Term Depoist Account opened	85	20
<b>Advances</b>		
No. of Leads Generated	161	86
Jansamarth Portal	3	8
psbloansin59minutes.com	0	0
CRM	158	78
<b>Loan Sanctioned</b>	<b>137</b>	<b>84</b>
<b>Financial Literacy Camps</b>		
<b>Digital Awareness Camps organised (Nos.)*</b>	<b>19</b>	<b>11</b>
Total number of individuals who were imparted digital awareness training in the reporting period under consideration.	1440	1174
<b>Onboarding of Customers in Social Security Schemes (Nos.)</b>		
Onboarding of customers for PMJJBY	429	6937
Onboarding of customers for PMSBY	793	5890
Onboarding of customer for Atal Pension Yojna (APY)	1	0
Jeevan Praman-Life certificate	0	1
<b>Average uptime (in %) of Kiosks in the DBUs</b>		
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
<b>Control environments and proactive initiatives</b>		
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
<b>No. of Business Correspondents deployed for DBU</b>	<b>1</b>	<b>1</b>
<b>Digital Services Customers onboarded (Nos.) Ind./Merchant</b>		
<b>YONO/YONO Lite</b>	<b>583</b>	<b>519</b>

UPI QR	733	804
POS	0	0
SBI YONO MERCHANT APP	0	32
<b>Digital transactions initiated through through Digital Banking Units</b>		
Digital transactions initiated through Digital Banking Units in the reporting period under consideration (Cash withdrawal, Cash Deposit, Statement print, transfers)	27843	48275

Current status of digitization in above three District as on 31.03.2023 is placed at **Annexure - J1, J2 & J3 (Page No. 85, 86 & 87)**

**23. Activities Conducted in RSETIs:** RSETIs Programme conducted up to 31.03.2023 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2023	Youth trained since opening to 31.03.2023	Programme conducted from 01.04.22 to 31.03.2023	Youth trained from 01.04.22 to 31.03.2023	Settlement Ratio
1	State Bank of India	11	2,739	71,947	268	7,464	97%
2	Bank of Baroda	5	1,456	36,871	144	3,853	74%
3	Central Bank of India	2	478	13,741	52	1,427	83%
	<b>TOTAL</b>	<b>18</b>	<b>4,673</b>	<b>1,22,559</b>	<b>464</b>	<b>12,744</b>	<b>88%</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 - K (Page No. 88)**.

Status of opening of new RSETI is placed as **Annexure- K1 (Page No. 89)**

**Status of pending claims of RSETIs of Lead Banks in Chhattisgarh:** As on 31/03/2023 Rs.29.71 Crs. is pending.

<b>PENDING CLAIMS OF RSETIs IN CHHATTISGARH AS ON 31-03-2023</b>						
<b>(Amt. In Lakh)</b>						
<b>SL. No.</b>	<b>Name of the Sponsoring Bank</b>	<b>Name of RSETIs</b>	<b>Grand Total</b>			
			<b>Claims Submitted</b>	<b>Claims Received</b>	<b>Claims Rejected</b>	<b>Claims Pending with SRLM</b>
1	Bank of Baroda	Dhamtari	212.08	65.24	0.00	146.84
2	Bank of Baroda	Durg	187.32	57.88	0.48	128.96
3	Bank of Baroda	Mahasamund	175.04	36.36	0.00	138.68
4	Bank of Baroda	Raipur	177.40	21.09	0.00	156.31
5	Bank of Baroda	Rajnandgaon	143.44	8.20	0.00	135.24
<b>Bank of Baroda Total</b>			<b>895.28</b>	<b>188.77</b>	<b>0.48</b>	<b>706.03</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>117.90</b>
8	State Bank of India	Bijapur	150.24	27.60	0.00	122.64
9	State Bank of India	Bilaspur	336.17	140.98	0.00	195.19
10	State Bank of India	Dantewada	297.83	113.40	0.00	184.43
11	State Bank of India	Jagdalpur	269.91	104.27	0.00	165.65
12	State Bank of India	Janjgir-Champa	362.55	112.25	0.00	250.29
13	State Bank of India	Jashpurnagar	339.10	118.89	0.00	220.22
14	State Bank of India	Kanker	365.62	122.07	0.00	243.55
15	State Bank of India	Kawardha	381.17	163.34	0.00	217.84
16	State Bank of India	Korba	325.64	112.43	0.00	213.21
17	State Bank of India	Narayanpur	175.70	56.34	0.00	119.36
18	State Bank of India	Raigarh	340.44	98.70	26.79	214.93
<b>State Bank of India Total</b>			<b>3344.37</b>	<b>1170.27</b>	<b>26.79</b>	<b>2147.31</b>
<b>Grand Total</b>			<b>4357.54</b>	<b>1359.04</b>	<b>27.27</b>	<b>2971.24</b>

**24. 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: -

- 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 30.04.2023 are as under:

Progress of "Mission Utkarsh" (April'23)											
District	State	Population	Operative CASA accounts (per lakh population) as on 28.04.2023			PMJJBY enrolments (per lakh population) as on 26.04.2023			PMSBY enrolments (per lakh population) as on 26.04.2023		
			Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark
Balrampur	Chhattisgarh	730491	149236	155000	96%	13114	10000	131%	32499	30000	108%

Progress of "Mission Utkarsh" (April'23)												
District	State	Population	APY subscribers (per lakh population) as on 30.04.2023			MUDRA accounts (per lakh population) as on 28.04.2023			Banking Touchpoints within 5 km as per JDD app as on 30.04.2023			
			Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	No. of Branch	No. of BC incl. IPPB	No of ATMs	No of uncovered villages
Balrampur	Chhattisgarh	730491	3248	2349	138%	10062	24928	45%	68	1176	32	0

**25. 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 31.03.2023.

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- March' 2023	
		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	5	1093.67	5	1312.59
Chhattisgarh	Punjab National Bank	0	0.00	3	831.04
<b>Total</b>		<b>5</b>	<b>1093.67</b>	<b>8</b>	<b>2143.63</b>

## 26. Any other item, with the permission of the Chair:

The Director, Directorate of Institutional Finance, Govt. of C.G has informed SLBC that there is anomaly in the computation of Priority Sector Lending in the State and it is not in convergence with the RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. According to para 5.1 of referenced Master Direction on PSL, the targets and sub-targets set under priority sector lending, to be computed on the basis of the ANBC/ CEOBE as applicable as on the corresponding date of the preceding year.

Though, the parameters involved in ANBC/ CEOBE are not being available at the State level, hence the computation of the targets and sub-targets set under priority sector lending was being calculated in the State on the basis of the outstanding as applicable as on the current date of current financial year.

Now referring the para 5.1 of the above said Master Direction, the targets and sub-targets set under priority sector lending has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.03.2022.

In this regard, SLBC has taken up matter with RBI seeking their advice/ guidance & support in this matter for correctly computation of the targets and sub-targets set under priority sector lending as per para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020.