

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
92वीं, 93वीं एवं 94वीं बैठक मन्त्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
92ND, 93rd & 94th SLBC Meeting for Quarter Ended Sept, Dec'2023 & March'2024
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
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92nd, 93rd & 94th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 91st SLBC meeting held on 21.09.2023

91st meeting of State Level Bankers' Committee for the quarter ended June' 2023 was held on 21.09.2023. 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. 44)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 91st 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. 57)**. All the banks/concerned department has submitted the ATR within the stipulated timeframe. No pending ATR.

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: -

Sr. No	Subcommittee on	Meeting Date
1.	Agriculture Sub-Committee	19.02.2024
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE)	16.07.2024
3.	Financial Inclusion Sub-Committee	16.07.2024
4.	Government Sponsored Schemes Sub-Committee	30.07.2024 (proposed)

All the Sub-Committees of SLBC has been conducted for quarter ended September & December' 2023. The Sub-Committees of SLBC on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) & Sub-Committee on Financial Inclusion was held on 16.07.2024 for quarter ended March' 2024. SLBC has requested the conveners of Sub-Committee of Government Sponsored Scheme & Sub-Committee of Agriculture vide letter for timely convening the meetings of SLBC Sub-Committee

so that any important issues or outcome of the discussion held in the Sub-Committee meetings can be put-up to subsequent Quarterly SLBC meeting.

Main points of Sub-Committees are as under:

Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem:

Data updation on SLBC portal for quarter ended June'2024: The Chairperson advised all defaulting banks viz. Bank of India, Bandhan Bank, Punjab National Bank, Punjab & Sindh Bank, UCO Bank, Canara Bank, Union Bank, Central Bank of India, Kotak Mahindra Bank & HDFC Bank for timely updation of data into SLBC portal. She instructed all the concerned banks functioning in Balod & Mungeli district to achieve 100% digitization of uncovered Saving & Current account for quarter ended June' 2024 within 10 days and data for June quarter has to be uploaded into SLBC portal within 2 days of the sub-committee meeting on EDDPE. These banks have also been advised to achieve 100% digitization of uncovered Saving & Current account in Raipur, Korba & Durg by Sep' 2024.

Sub-Committee on Financial Inclusion:

Certification of Business Correspondent: During deliberation of Sub-Committee on Financial Inclusion, the Chairperson reviewed the status of opening of banking outlets in unbanked villages as per 5 km criteria provided by DFS, Gol. As on 31.03.2024, there are 55 unbanked villages out of which there is connectivity in 21 locations. The allocated banks have been advised to cover these villages by banking outlets by end of July' 2024. In 34 locations where there is no connectivity, banks should explore possibility of deployment of Business Correspondents for offline banking in villages having less than 2000 population. In this context, the Chairman CRGB and other few banks apprised the house that for certification of BCs, it is mandatory to have 12th pass. So, deployment of BCs is not possible in these villages due to policy guidelines. The Chairman CRGB urged the Chairperson to review the policy guidelines for certification of Business Correspondent, it should not be 12th pass rather it should be 8th pass which will ease the appointment of BCs. The Chairperson advised SLBC that it is a policy related issue and must be escalated to upcoming SLBC quarterly meeting.

In this regard, we request the house to review the policy guidelines for certification of Business Correspondent.

4. Status of opening of banking outlets in unbanked villages as per 5 km criteria (Uncovered Villages as per DFS GIS Mapping) by DFS, Gol: -

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

- Number of villages in State (2011 census) : 19,567
- Status of coverage (Including Bank Mitra) : 99.90%
- Number of uncovered Villages as on last SLBC meeting : 26
- **New Villages added by DFS : 34**
- Total Number of unbanked Villages : 60
- Villages Covered/removed Since Last SLBC meeting : 05
- Number of Unbanked Villages as on 31.03.2024 : **55**

(Source- DBT GIS Mapping)

(District-wise, Bank-wise list of 55 villages is attached as **Annexure- B (Page No. 74)**.)

DoT officials informed SLBC that out of 55 Unbanked Villages as on 31.03.2024, only 21 villages are having Network Connectivity. The banks concerned at these 21 unbanked locations where connectivity is available has been advised to open banking outlet by June, 2024.

Name of uncovered villages with connectivity status provided by DoT in these 55 villages as on 31.03.2024 is attached as **Annexure- B1 (Page No. 75)**.

It is pertinent to mention that out of remaining 34 villages to be covered, in 11 villages population is less than 100, in 12 villages population is between 100-300, in 8 villages population is between 300-600 and in 3 villages population is between 600-1200. In these 34 villages, banks are facing challenges due to lack of proper data connectivity, lack of proper roads, LWE security issue and also not finding suitable person to be deployed as BC/CSP due to viability issue.

The District Collector, Bijapur has taken up matter with Director, Directorate of Institutional Finance, Govt. of Chhattisgarh vide letter no. 309 dated 15.02.2024 for removal of 19 villages of Bijapur district from the list of uncovered villages not having BR/ BCs/ IPPB within a radius of 5 Km under NSFI. These 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. Hence, recommended for removal from the list of unbanked villages provided by DFS.

The list of 19 villages of Bijapur District for removal from the list of uncovered villages as provided by DFS is placed below:-

Sr. No	State Name	Distt. Name	Block	Vill. Code	Vill. Name	Total Population	Allocated Bank	Connectivity Status
1	Chhattisgarh	Bijapur	Bhopalpattnam	450716	Marwada	25	Axis Bank Ltd.	No
2	Chhattisgarh	Bijapur	Bhopalpattnam	451135	Nayatimir Gurda	57	District Cooperative Central bank	No
3	Chhattisgarh	Bijapur	Usur	450974	Tukiguda	14	ICICI Bank Ltd.	No
4	Chhattisgarh	Bijapur	Usur	450979	Raspalli	347	District Cooperative Central bank	No
5	Chhattisgarh	Bijapur	Usur	451076	Bodla Pusnar	166	State Bank of India	Yes
6	Chhattisgarh	Bijapur	Usur	450976	Botetong	182	District Cooperative Central bank	No
7	Chhattisgarh	Bijapur	Bijapur	451044	Itulnar	25	State Bank of India	Yes
8	Chhattisgarh	Bijapur	Bhairamgarh	451176	Gudra	310	IndusInd Bank Ltd.	No
9	Chhattisgarh	Bijapur	Bhairamgarh	451175	Dodum	113	State Bank of India	No
10	Chhattisgarh	Bijapur	Bhairamgarh	451113	Doke	80	HDFC Bank Ltd.	No
11	Chhattisgarh	Bijapur	Bhairamgarh	451102	Badealwadi	25	HDFC Bank Ltd.	No
12	Chhattisgarh	Bijapur	Bhairamgarh	451104	Damaram	80	HDFC Bank Ltd.	Yes
13	Chhattisgarh	Bijapur	Bhairamgarh	451105	Karremarka	84	HDFC Bank Ltd.	No
14	Chhattisgarh	Bijapur	Bhairamgarh	451106	Eligandra	60	HDFC Bank Ltd.	No
15	Chhattisgarh	Bijapur	Bhairamgarh	451132	Rengawaya	92	HDFC Bank Ltd.	No
16	Chhattisgarh	Bijapur	Bhairamgarh	451151	Hurregubali	175	State Bank of India	No
17	Chhattisgarh	Bijapur	Bhairamgarh	451163	Aaklanka	251	IndusInd Bank Ltd.	No
18	Chhattisgarh	Bijapur	Bhairamgarh	450025	Lekwada	184	Indian Post Payments Bank	No
19	Chhattisgarh	Bijapur	Bhairamgarh	450036	Hitul	169	Indian Post Payments Bank	Yes

- **We request the Chairman of SLBC meeting to approve the list of 19 villages of Bijapur District for removal from the list of uncovered villages not having BR/ BCs/ IPPB within a radius of 5Km under NSFI as provided by DFS, Ministry of Finance, GoI.**

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. As on 31.03.2024, at all the 150 locations new Branches/ATMs have been opened/installed by the allottee banks. The district wise progress is as under: -

Sr. No	District	No of Proposed Centers	Open ed	Pend ing	Village Name	Bank Name	Present Status
1	Bijapur	33	33	0	Usur	ICICI Bank Ltd.	Branch has been opened on 29th July, 2023.
					Timed	Bank of Baroda	Branch has been opened on 21.01.2023
2	Sukma	25	25	0	Chintalnar	AXIS Bank Ltd.	Chintalnar-Branch has been opened by AXIS Bank.
					Kundanpal		Kundanpal-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			
Total		150	150	0			

- As on 31.03.2024, all the identified locations has been covered by opening of “Brick & Mortar” branch. Hence, we request the Chairperson of SLBC meeting to exclude this agenda from the next SLBC quarterly meeting.

DFS had identified 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 had been identified in Chhattisgarh state. Out of these 11 locations, Bank/Branches were already available in 4 locations and in remaining 7 locations, Bank/Branches have been opened by allotted banks in 05 locations as on 31.03.2024. Only two villages i.e. Kamarima allotted to Canara Bank & Bhelwan allotted to UCO

Bank are pending for opening as on date. The present status for opening of Brick & Mortar Branch by allocated banks are as under:-

List of 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	Present Status
Chhattisgarh	Jashpur	Bagicha	433636	Kamarima	4794	CANARA BANK	Bank had requested to change the location beyond 5 km radius which had been turned down and instructed to take up matter with District Authority for providing premises. Further, SLBC requested District Magistrate, Jashpur to provide the basic facilities like suitable premises, network connectivity, road connectivity etc. at the identified location, otherwise, advise other location within 5KM from the radius of the location where all such facilities are available to open Brick & Mortar Branch.
Chhattisgarh	Jashpur	Farsabahar	434176	Bhelwan	3410	UCO BANK	Bank had requested to change the location beyond 5 km radius which had been turned down and instructed to take up matter with District Authority for providing premises. Further, SLBC requested District Magistrate, Jashpur to provide the basic facilities like suitable premises, network connectivity, road connectivity etc. at the identified location, otherwise, advise other location within 5KM from the radius of the location where all such facilities are available to open Brick & Mortar Branch.

6. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1483 Rural, 920 Semi-urban and 1009 Urban branches in the State aggregating **3,412** Branches as at the end of March' 2024. 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. 124 & 125)**.

Number of ATMs: There are 714 ATMs in Rural centres, 1066 in Semi-urban centres and 1827 in urban centres in the State aggregating **3,607** ATMs at the end of March' 2024. Out of these 49% 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. 126 & 127)**.

As per RBI website there are 1102 white label ATMs in the State as on March' 2024.

Accordingly, there are total number of 4,709 ATMs in the State as on March' 31, 2024.

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 31.03.2024 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
31.03.2023	34,643	26,755	7,888	17,929	17,779	12,614
30.06.2023	37,397	28,246	9,540	12,684	12,245	10,621
31.12.2023	37,904	26,538	11,366	15,575	15,392	9,423
31.03.2024	38,636	26,884	11,752	17,614	9,297	7,006

As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 38,636. BOB, BOI, PNB, UCO, Axis Bank, HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, IndusInd 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. In Digital Sub-Committee meeting, the Chairperson also instructed all banks to reconcile the bank branches, ATMs & BCs data with the DBT GIS portal.

- In March' 2024 quarter RBL bank has reported 621 total Bank Mitras and 84 as Fixed Point BCs. However, they have reported 932 BCs details on the DBT GIS portal till 31st March' 2024 and assured to reconcile the difference by July, 2024.
- PAYTM PAYMENTS BANK has reported 887 total Bank Mitras and 887 as Fixed Point BCs also. But, they have not updated BCs details on DBT-GIS portal till date.
- FINO PAYMENTS BANK has reported 17, 810 total Bank Mitras and 1 as Fixed Point BCs. However, they have reported 18, 252 BCs details on the DBT GIS portal till 31st March' 2024 and assured to reconcile the difference by July, 2024.
- INDIA POST PAYMENTS BANK has reported 4, 767 total Bank Mitras and 4, 767 as Fixed Point BCs also. However, they have updated 4, 408 BCs details on the DBT GIS portal till 31st March' 2024 and assured to reconcile the difference by July, 2024.
- ICICI Bank, IndusInd Bank, AXIS Bank, Kotak Mahindra Bank, IDFC First Bank, UCO, BOB, BOI & PNB have not reconciled the data with DBT-GIS portal till date.

Bank wise information of Bank Mitra is placed on record as **Annexure- C (Page No. 76)**.

Bank Saturation Plan Chhattisgarh 2022: DFS, MoF, GoI 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 5 km radius. In this context, DIF, Govt. of C.G vide letter dated 25.08.2022 had taken up matter with Mission Financial Inclusion, DFS, GoI 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 Km. LDMs after approval from DLCC meeting allocated 280 locations to the respective banks for opening of Brick & Mortar Branches /IPPB Branches.

In the 13th quarterly meeting of SLBC Sub-Committee on Financial Inclusion which was held on 16th July, 2024, the Chair instructed all the allottee banks which had given consent for opening of new Brick & Mortar Branches /IPPB Branches to expedite the process in all allocated locations as early as possible. The banks who have not given any consent yet were instructed to coordinate with their Head Office and provide consent as early as possible.

The brief details of “Bank Saturation Plan-2022” is placed below:

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

The summary of Villages allocated to banks and consent given by banks for opening of new branches is placed as **Annexure- D (Page No. 77)**.

The detailed list of Villages allocated to banks is placed as **Annexure- D1 (Page No. 78)**.

7. Deposit & Advances:

Deposits: Deposits recorded a Q-o-Q growth of Rs. 22, 605.60 Cr.

(Amount in Crores)

As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March' 2024	Q-o-Q Growth	
			Amount	%
2,37,871.84	2,60,343.94	2,82,949.54	22,605.60	8.68

- Only Central Bank of India have (-Ve) growth of Rs. 249.67 crores on Q-o-Q while they have Y-o-Y growth of Rs. 22.79 crores.

Advances: Advances recorded a Q-o-Q growth of Rs. 2,718.06 Cr.

(Amount in Crores)

As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March' 2024	Q-o-Q Growth	
			Amount	%
1,71,173.57	1,99,695.10	2,02,413.16	2, 718.06	1.36

Major following Banks are having – (Ve) Q-o-Q growth:

(Amount in Crore)

Sr. No.	Bank Name	Advances as on 31.12.2023	Advances as on 31.03.2024	Growth
1	APEX Bank	6,853.99	3916.07	-2937.92
2	Canara Bank	6,240.95	5,448.84	-792.11
3	UCO Bank	4,972.79	4,338.49	-634.30

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 105)**.

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	2,82,949.54
Total Advances (A)	2,02,413.16
CD Ratio	71.54%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	7,070.52
A+B	2,09,483.68
The Adjusted CD Ratio for the State	74.04%
Loan under RIDF (C)	5,718.87
Total Advances (A+B+C)	2,15,202.55
CD Ratio including RIDF	76.06%

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%	28
Number of Districts with CD ratio <40%	5 (Balod, Balrampur, Manendragarh-Chirmiri- Bharatpur, Surajpur & Mohla-Manpur-Ambagarh Chouki

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 106)**.

CD Ratio of Banks in preceding years:

	As on 31.03.2023	As on 31.12.2023	As on 31.03.2024
CD Ratio	71.96%	76.70%	71.54%
Adjusted CD Ratio	72.51%	79.06%	74.04%
CD Ratio including RIDF	74.68%	81.31%	76.06%

Following 09 banks have CD Ratio less than 60%:

Sr. No	NAME OF THE BANK	Deposit Share in Total Deposits as of March' 2024	CD Ratio March' 23	CD Ratio Dec' 23	CD Ratio March' 24	March'24 Over Dec'23 (Q-o-Q)	March'24 Over March'23 (Y-o-Y)
1	APEX BANK	10.00	22.91	28.91	13.84	-15.07	-9.07
2	KARUR VYSYA BANK	0.02	21.05	22.12	21.09	-1.03	0.04
3	SOUTH INDIAN BANK	0.08	21.00	24.03	21.98	-2.06	0.97
4	PUNJAB AND SIND BANK	0.29	33.85	38.90	35.26	-3.65	1.41
5	EQUITAS SMALL FIN. BANK	0.25	56.54	50.71	46.00	-4.71	-10.54
6	UNION BANK OF INDIA	4.41	46.51	51.32	46.73	-4.58	0.22
7	CHATTISGARH RRB	5.74	44.76	51.04	49.44	-1.59	4.69
8	CENTRAL BANK OF INDIA	3.92	45.46	49.46	50.23	0.76	4.77
9	IDFC FIRST BANK	1.38	81.95	71.18	59.07	-12.12	-22.88

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 Central Bank of India only.

District –wise position of CD Ratio is as under: Out of 33 districts, 5 districts namely Balod, Balrampur, Manendragarh-Chirmiri-Bharatpur, Mohla-Manpur Ambagarh Chouki & Surajpur are having CD ratio below 40%, which needs improvement.

(Amount in Crores)

Sr. No.	District wise	DEPOSITS			ADVANCES			CD RATIO			Variance March'24 Over Dec'23	Variance March'24 Over March'23
		As on 31st March' 23	As on 31st Dec' 23	As on 31st March' 24	As on 31st March' 23	As on 31st Dec' 23	As on 31st March' 24	As on 31st March' 23	As on 31st Dec' 23	As on 31st March' 24		
1	MOHLA-MANPUR AMBAGARH CHOUKI	946.39	1015.68	1202.19	251.61	356.05	313.57	26.59	35.06	26.08	-8.97	-0.50
2	MANENDRAGARH-CHIRMIRI BHARATPUR	3571.73	3608.7	3822.8	1037.24	1154.02	1156.08	29.04	31.98	30.24	-1.74	1.20
3	BALOD	4535.91	5133.77	5741.8	1695.96	2058.84	1975.08	37.39	40.10	34.40	-5.71	-2.99
4	SURAJPUR	4264.54	4588.93	4975.53	1497.65	1778.02	1770.43	35.12	38.75	35.58	-3.16	0.46
5	BALRAMPUR	2381.18	2587.51	3017.4	955.22	1149.81	1131.72	40.12	44.44	37.51	-6.93	-2.61
6	SAKTI	2436.84	2771.3	3322.74	1179.1	1416.21	1364.57	48.39	51.10	41.07	-10.04	-7.32
7	SUKMA	948.14	1068.09	1151.35	397.02	471.2	479.36	41.87	44.12	41.63	-2.48	-0.24
8	KHAIRAGARH CHHUIKHADAN-GANDAI	1248.42	1516.14	1731.12	598.29	863.02	758.51	47.92	56.92	43.82	-13.11	-4.11
9	BEMETARA	3238.25	3829	4609.83	1711.63	2240.63	2039.72	52.86	58.52	44.25	-14.27	-8.61
10	SARANGARH-BILAIGARH	1850.77	2144.77	2493.2	934.36	1152.27	1120.19	50.48	53.72	44.93	-8.79	-5.56
11	SURGUJA	6931.2	7765.52	8672.09	3404.12	3898.09	3989.83	49.11	50.20	46.01	-4.19	-3.11
12	JASHPUR	3447.69	3764.67	4348	1520.48	1830.62	2013.05	44.10	48.63	46.30	-2.33	2.20
13	NARAYANPUR	715.11	772.72	807.16	301.38	370.7	379.08	42.14	47.97	46.96	-1.01	4.82
14	JANJGIR-CHAMPA	5808.27	6330.13	7148.59	2740.04	3412.48	3457.48	47.17	53.91	48.37	-5.54	1.19
15	GAURELA-PENDRA-MARWAHI	1232.82	1297.96	1465.94	529.5	691.28	720	42.95	53.26	49.12	-4.14	6.16
16	GARIYABAND	1921.86	2046.82	2489.4	1028.96	1249.05	1237.56	53.54	61.02	49.71	-11.31	-3.83
17	MUNGELI	1982.27	2242.93	2639.44	1125.71	1366.28	1329.01	56.79	60.91	50.35	-10.56	-6.44
18	BIJAPUR	972.59	996.87	1160.39	478.7	608.42	602.23	49.22	61.03	51.90	-9.13	2.68
19	KANKER	3532.01	3965.31	4368.94	1935.97	2360.44	2382.63	54.81	59.53	54.54	-4.99	-0.28
20	RAJNANDGAON	6834.63	8092.49	8476.28	3735.14	4592.35	4645.01	54.65	56.75	54.80	-1.95	0.15
21	BALODA BAZAR	5042.48	5561.74	6327.84	2935.82	3513.44	3477.27	58.22	63.17	54.95	-8.22	-3.27
22	DHAMTARI	4728.12	5410.45	5919.03	2866.42	3306.24	3341.34	60.62	61.11	56.45	-4.66	-4.17
23	DURG	29815.92	32602.41	33825.16	15933.99	19258.65	19447.94	53.44	59.07	57.50	-1.58	4.05
24	BILASPUR	26224.65	27986.3	29581.04	13409.54	16566.06	17136.05	51.13	59.19	57.93	-1.26	6.80
25	KONDAGAON	2020.75	2212.02	2453.76	1232.58	1444.17	1430	61.00	65.29	58.28	-7.01	-2.72
26	KORBA	10601.24	11423.6	11875.01	6237.21	7023.7	7259.79	58.83	61.48	61.14	-0.35	2.30
27	BASTAR	5191.25	6172.58	6416.79	3264.78	3640.09	3963.58	62.89	58.97	61.77	2.80	-1.12
28	KABIRDHAM	2804.33	2994.22	3513.43	1834.73	2433.66	2205.3	65.42	81.28	62.77	-18.51	-2.66
29	MAHASAMUND	4213.02	4995.47	5834.01	3190.55	3898.31	3846.83	75.73	78.04	65.94	-12.10	-9.79
30	RAIGARH	9329.78	9856.28	10547.78	6669.93	7942.3	7999.4	71.49	80.58	75.84	-4.74	4.35
31	KOREA	2029.1	2150.39	2291.25	1724.61	1894.24	1870.82	84.99	88.09	81.65	-6.44	-3.34

32	DANTEWADA	2435.54	2481.98	2507.71	3093.55	2575.74	2529.81	127.02	103.78	100.88	-2.90	-26.14
33	RAIPUR	74635.04	80957.19	88212.54	81721.78	93178.72	95039.92	109.50	115.10	107.74	-7.36	-1.76
GRAND TOTAL		237871.8	260343.9	282949.5	171173.6	199695.1	202413.2	71.96	76.70	71.54	-5.17	-0.42

As on 31.03.2024 there are 5 districts having CD ratio less than 40%. The CD ratio in Manendragarh-Chirmiri-Bharatpur (MCB) & CD ratio in Surajpur district has increased 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 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. The LDMs of low performing districts where CD ratio is below 40% has been advised to give special attention to the potential of the districts for increasing CD ratio above 40%.

9. Review of Performance under Annual Credit Plan 2023-24: The performance under Annual Credit Plan up to quarter ended March' 24 is as under:-

PRIORITY SECTOR

(Amount in Crores)

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)	23,79,632	35,012.63	24,12,094	27,728.77	101.36	79.20
1A(i)	Farm Credit	22,44,147	28,750.23	23,92,995	20,752.06	106.63	72.18
1A(ii)	Agriculture Infrastructure	72,447	1,871.53	1,124	339.61	1.55	18.15
1A(iii)	Ancillary Activities	63,038	4,390.87	17,975	6,637.11	28.51	151.16
	Out of Agriculture, loans to Small & Marginal Farmers	13,76,928	17,556.21	12,43,060	8,084.58	90.28	46.05
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	5,15,914	14,243.73	2,55,953	45,998.84	49.61	322.97
1B(i)	Micro Enterprises	2,65,906	5,192.19	2,36,301	14,362.77	88.87	380.75
1B(ii)	Small Enterprises	90,876	3,809.19	15,159	10,983.69	16.68	387.48
1B(iii)	Medium Enterprises	44,599	2,252.41	4,376	8,740.67	9.81	506.55
1B(iv)	Others under MSMEs	1,14,533	2,989.94	117	55.61	0.10	2.16
1C	Other Priority Sector =	2,20,063	4,987.47	2,97,263	6,219.00	135.08	125.00

	1D+1E+1F+1G+1H+1I						
1D	Export Credit	19,424	297.63	150	2,639.29	0.77	887.12
1E	Education (Priority Sector)	28,563	366.25	5,312	98.85	18.60	27.01
1F	Housing (Priority Sector)	37,066	1940.71	23,246	1,584.76	62.72	81.68
1G	Social Infrastructure	49,768	980.79	208	13.67	0.42	1.39
1H	Renewable Energy	39,241	457.68	3	7.47	0.01	1.63
1I	Others	46,001	944.41	2,68,344	1,874.96	583.34	198.55
2	Priority Sector= 1A+1B+1C	31,15,609	54,243.83	29,65,310	79,946.61	95.18	147.38
3	Loans to weaker Sections under PSL	6,10,755	9,228.60	20,23,148	11,534.78	331.25	166.93
	Out of 3 above, loans to individual women beneficiaries up to 1 lakh	1,66,593	2,832.77	3,01,154	1,360.22	180.77	48.00

NON-PRIORITY SECTOR

(Amount in Crores)

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)	34	0.85	861	21,045.69	2532.35	2272234.59
3B	Education(NPS)	825	60.67	792	115.67	96.00	191.27
3C	Housing(NPS)	2,23,587	8,110.36	25,623	4,486.59	11.46	55.32
3D	Personal Loans under Non-Priority Sector	33,506	874.70	1,07,356	5,083.94	320.41	581.67
3E	Others(NPS)	52,579	1,335.39	5,64,304	1,03,106.49	1073.25	7722.92
4	Non-Priority Sector =3A+3B+3C+3D+3E	3,10,531	10,381.97	6,98,936	1,33,838.37	225.08	1289.35
	Total (PS+ NPS) = 2+4	34,26,140	64,625.80	36,64,246	2,13,784.98	106.95	330.83

➤ **Sector wise Performance:** Comparative data for Dec' 2023 & March' 2024.

(Amount in Crores)

Sector	31.12.2023						31.03.2024					
	ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
AGRI	23,79,632	35,012.63	21,45,484	21,811.79	90.16	62.30	23,79,632	35,012.63	24,12,094	27,728.77	101.36	79.20
MSME	5,15,914	14,243.73	1,96,050	34,142.74	38.00	239.70	5,15,914	14,243.73	2,55,953	45,998.84	49.61	322.97
OPS	2,20,063	4,987.47	2,01,779	4,210.79	91.69	84.43	2,20,063	4,987.47	2,97,263	6,219.00	135.08	125.00
Total	31,15,609	54,243.83	25,43,313	60,165.32	81.63	110.92	31,15,609	54,243.83	29,65,310	79,946.61	95.18	147.38

➤ **Agency wise Performance:** Comparative data for Dec' 2023 & March' 2024.

(Amount in Crores)

Agency	31.12.2023						31.03.2024					
	ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
Commercial Banks	17,82,765	40,973.92	7,12,650	47,758.71	39.97	116.56	17,82,765	40,973.92	9,79,626	64,457.16	54.95	157.31
Cooperative Banks	8,52,974	7,407.27	15,02,466	8,450.24	176.14	114.08	8,52,974	7,407.27	15,05,577	9,220.45	176.51	124.48
RRBs	4,23,576	4,915.18	1,74,790	2,519.68	41.27	51.27	4,23,576	4,915.18	2,60,403	4,192.10	61.43	85.29
Small Finance Banks	56,294	947.46	1,53,407	1,436.69	272.51	151.64	56,294	947.46	2,19,704	2,076.90	390.28	219.22
Total	31,15,609	54,243.83	25,43,313	60,165.32	81.63	110.92	31,15,609	54,243.83	29,65,310	79,946.61	95.18	147.38

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 130)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 131)**.

The State Focus Paper, which is being published annually by NABARD has assessed the total amount of potential for all the 33 districts of the State for the year 2024-25 at Rs. 75,810.95 crores under Priority Sector. The potentials were arrived at keeping in view the stage of infrastructural development, demand of credit at grass root level, priorities, policies & schemes of Government of India, State Government and RBI.

The credit projections for Agriculture sector for 2024-25 is projected at Rs. 31,969.72 crore, of which Rs. 20,147.47 has been assessed under crop production, Maintenance and marketing while Rs. 11,822.25 crores has been assessed towards capital formation in Agriculture & Allied Activities including Agro-processing, Agri Infrastructure & Ancillary activities.

The credit potential for MSME sector has been assessed at Rs. 39,045.96 crore for the financial year 2024-25. While the total credit projections under Other Priority Sector which includes Export credit, Education, Housing, Renewable Energy, Social Infrastructure involving bank credit has been assessed at Rs. 4,795.27 crore.

We had requested all Lead District Managers to refer Potential Linked Plan 2024-25 issued by NABARD for finalisation of Annual Credit Plan for the FY 2024-25. Accordingly, all LDMs have prepared District Credit Plan in accordance with the potential of the district in particular sector and estimated the tentative total credit potential for Chhattisgarh State under Priority Sector at Rs. 76, 618.07 crores. The credit projections for Agriculture sector for 2024-25 has been assessed tentatively at Rs. 29, 626.92 crores. For MSME sector a tentative potential of Rs. 42, 674.72 crores has been assessed for the financial year 2024-25. The total credit projections under Other Priority Sector which includes Export, Education, Housing, Renewable Energy, etc. is assessed tentatively at Rs. 4, 316.43 crores.

9 (a). Review of Progress under other components of ACP:

(Rs. in Crore)

Component	As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March '2024	Q-o-Q Growth	
				Amount	%
Export	614.26	996.88	1079.11	82.23	8.25
Social Infrastructure	141.34	83.37	84.92	1.55	1.86
Renewable Energy	1.54	3.80	7.61	3.81	100.26

The credit disbursement by banks in Other Priority sector Viz. Export Credit, Social Infrastructure & Renewable Energy are very low against the target. Banks were instructed to focus on these sectors as they constitute the part of Priority Sector Lending. During 89th SLBC quarterly meeting 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.

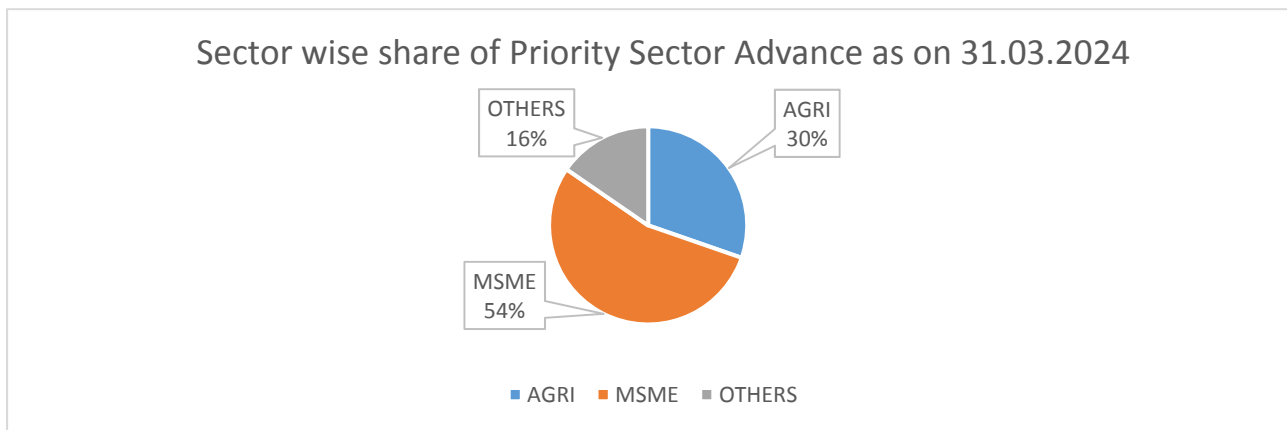
10. Priority Sector Advances:

The ratio of Priority Sector Advances to total Advances has been computed as per the instructions contained in 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. 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. 31.03.2023

PSL Advances as on 31.03.2024: Rs. 85, 733.70 crores

Total Advances as on 31.03.2023: Rs. 1, 71,173.57 crores

Ratio of PSA to Total Advances: 50.09% which is above benchmark of 40%



(Amt. in Crores)

PSA Outstanding	March-23	Dec-23	March-24	Q-o-Q Growth Amt.
	71,625.44	86,092.75	85,733.70	-359.05
Total Advances	March-22	Dec-22	March-23	
	1,39,384.22	1,60,749.24	1,71,173.57	
Ratio of PSA to Total Advances	March-23	Dec-23	March-24	Q-o-Q Growth %
	51.39%	53.56%	50.09%	-3.47

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D)** (Page No. 109).

Major following Banks are having – (Ve) Q-o-Q growth:

(Amount in Crore)

Sr. No.	Bank Name	PSA Advances as on 31.12.2023	PSA Advances as on 31.03.2024	Growth
1	APEX BANK	6,534.45	3,603.23	-2931.22
2	PUNJAB NATIONAL BANK	5,742.10	5,558.76	-183.34
3	IDBI BANK LTD.	2,693.03	2,549.82	-143.21

10 (a). Flow of credit for affordable housing: Housing loan outstanding under priority sector is as under.

(Rs in Crores)

As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March '2024	Q-o-Q Growth	
			Amount	%
9, 437.73	10, 765.60	10, 939.02	173.42	1.59

10 (b). Grant of Education Loan: Education loan outstanding under priority sector is as under:

(Rs. in Crores)

As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March '2024	Q-o-Q Growth	
			Amount	%
610.68	663.71	658.31	-5.40	-0.81

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 2)** (Page No. 114)

Central Sector Interest Subsidy (CSIS) Scheme: -

One of the major objectives of the Government is to ensure that no student is denied the opportunity to pursue higher education because she or he is poor. To achieve this objective, Ministry of Education (Erstwhile Ministry of Human Resource Development) launched a Scheme titled "Central Sector Interest Subsidy Scheme" (CSIS) in 2009. The scheme provides **full interest subsidy during the moratorium period** on loan availed under Model Education Loan Scheme of Indian Banks' Association (IBA) for pursuing technical/professional courses in India. Students whose annual gross parental/ family income is up to Rs.4.5 lakh are eligible under the scheme. The existing

Scheme has been modified with the approval of the Union Cabinet on 19.01.2022. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

Interest Subsidy under CSIS Scheme for 2022-23 is as under: For FY 2022-23, Interest Subsidy Claims till 27.02.2024.

(Rs. in Lacs)

Category	FY 2021-22		FY 2022-23	
	No of Accounts	Interest Subsidy	No of Accounts	Interest Subsidy
General	1091	218.31	1193	265.33
OBC	910	154.64	997	181.33
SC	316	47.54	360	63.11
ST	185	27.93	243	40.40
Total	2502	448.42	2793	550.17

Bank- wise Interest Subsidy details are placed at **Annexure- E (Page No. 82)**.

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

Final Claims under MMUSRBAY for 2022-23 is as under:

(Rs. in crores)

Category	No. of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	366	7.32	0.77	0.71
OBC	504	10.09	1.06	0.99
SC	166	3.61	0.36	0.34
ST	144	3.57	0.32	0.32
Total	1180	24.59	2.51	2.36

Bank- wise Claim details are placed at **Annexure- E1 (Page No. 83)**.

MMUSRBAY CLAIM RECEIVED IN THREE YEAR							
Sr.No	Bank Name	FY 2019-20		FY 2020-21		FY 2021-22	
		NO OF ACCOUNTS	CLAIM AMOUNT (In crores)	NO OF ACCOUNTS	CLAIM AMOUNT (In crores)	NO OF ACCOUNTS	CLAIM AMOUNT (In crores)
1	Bank of Baroda	139	0.22	16	0.02	6	0.01
2	Bank of India	16	0.03	10	0.02	14	0.03
3	Bank of Maharashtra	2	0.01	0	0.00	0	0.00

4	Canara Bank	467	0.73	107	0.22	315	0.64
5	Central Bank of India	111	0.25	183	0.37	152	0.30
6	Chhattisgarh Rajya Gramin Bank	87	0.22	90	0.18	79	0.18
7	Indian Bank	116	0.25	140	0.28	119	0.20
8	IDBI Bank	15	0.02	4	0.00	0	0.00
9	Indian Overseas Bank	10	0.02	10	0.02	9	0.02
10	Punjab National Bank	36	0.08	2	0.01	4	0.01
11	State Bank of India	1009	2.12	891	1.74	652	1.30
12	Uco Bank	38	0.06	21	0.04	2	0.00
13	Union Bank of India	14	0.02	0	0.00	0	0.00
Total		2060	4.03	1474	2.91	1352	2.70

11. Agriculture Advances: Agriculture Advances have registered a Q-o-Q (-Ve) growth of Rs. 2,448.56 Crores. The ratio of Agri Advances to total Advances has been computed as per the instructions contained in 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. 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. 31.03.2023

Agricultural Advances as on 31.03.2024: Rs. 25,979.99 crores

Total Advances as on 31.03.2023: Rs. 1, 71,173.57 crores

Ratio of Agricultural advances to Total Advances: 15.18% which is below benchmark of 18%.

(Amt. in crores)				
Agricultural Advances	March-23	Dec-23	March-24	Q-o-Q Growth Amt.
	22,163.83	28,428.55	25,979.99	-2, 448.56
Total Advances	March-22	Dec-22	March-23	
	1,39,384.22	1,60,749.24	1,71,173.57	
Ratio of Agricultural Advances to Total Advances	March-23	Dec-23	March-24	Q-o-Q Growth %
	15.90%	17.69%	15.18%	-2.51%

- The Agri advances shows –ve growth (Q-o-Q) due to decline in Agri advance level of Apex Bank.

The total outstanding under Agriculture Cash Credit was Rs.12,401.96 Crores and under Agriculture Term Loan was Rs. 13,578.06 Crores as at the end of quarter ended March' 2024. 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. 110 & 111).**

KCC Loan – During the year 2023-24, 2, 00,433 new KCC cards amounting to Rs. 2,407.07 Crores has been sanctioned by Banks in Chhattisgarh.

Outstanding as on 31st March' 2024	
No. of KCC	Amount Outstanding (in Crores)
21,49,550	9, 988.32

Details of Bank wise information of KCC are shown in **Annexure- F (Page no. 84)**.

11 (a). Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME):

Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for up gradation of existing micro food processing enterprises along with setting up of new units. The scheme has a national target to assist 2 lakh individual micro units through Credit Linked Subsidy over a period of 5 years: 2020-21 to 2024-25. The scheme is also applicable to SHGs, FPOs and Cooperatives under Common Infrastructure. MoFPI vide letter no. AS (MA) FPI/2023/380 dated 16.05.2023 had advised State wise targets of 1151 for individual applications and requested to allot Bank wise/ District Wise targets to the individual banks.

Accordingly, SLBC has allocated Bank wise/ District wise targets for the FY 2023-24 and advised all the member banks & Lead District Managers via e-mail dated May' 31, 2023.

1, 125 proposals have been sourced up to 31.03.2024, Out of which 323 cases of Rs. 264.14 crores has been sanctioned, 142 cases are pending at Bank level for taking Credit decision & 660 cases has been rejected by Banks. In this regard SLBC has communicated to all Banks via letters, e-mails etc. on regular interval to clear the pendency as well as instructed all member banks not to reject the applications on flimsy grounds. All member banks have been advised to ensure appropriate action to achieve the target.

Details of Bank-Wise & District-Wise information of PMFME is placed as **Annexure- F1 (Page No. 85 & 86)**.

MoFPI vide letter no. DO: AS (MA) FME/2024-50 dated 22.04.2024 had advised State wise targets of 2,000 for FY 2024-25 under individual applications and requested to allot Bank wise/ District Wise targets to the individual banks.

Accordingly, SLBC has allocated Bank wise/ District wise targets for the FY 2024-25 and advised all the member banks & Lead District Managers vide letter dated May' 08, 2024.

11 (b). Agriculture Infrastructure Fund (AIF):

Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, Government of India has launched a new pan India Central Sector Scheme- 'Financing Facility under Agriculture Infrastructure Fund'. The Scheme shall provide a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and financial support. Under the scheme, financing facility of INR

1 Lakh Crore will be provided by banks and financial institutions as loans to Primary Agriculture Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Groups (SHGs), Farmers, Joint Liability Groups (JLG), Multipurpose Credit Societies, Agri-entrepreneurs, Startups and Central/ State agency or Local Body sponsored Public Private Partnership Project. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore and credit guarantee coverage also will be available for eligible borrowers under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.

1, 591 proposals have been sourced up to 13.06.2024, Out of which 1, 010 cases of Rs. 1,084.08 crores has been sanctioned, 183 cases are pending at Bank level for taking Credit decision & 398 cases has been rejected by Banks.

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure- F2 (Page No. 87 & 88)**.

11 (c). KCC To Animal Husbandry, Dairy & Fisheries Farmers (AHD & F):-

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, DFS has launched a special saturation drive in the form of weekly "District-level Camp" w.e.f. November 2021. DFS vide letter dated 11.04.2023 have informed that Nationwide AHDF KCC campaign has resumed from 01.05.2023 to 31.03.2024.

Campaign to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be. During the campaign Animal Husbandry and fishery Dept. are sourcing the applications and a committee comprising of LDM, Bank, NABARD and Dept. nodal officer scrutinizes the application and after scrutiny application is being sent to the concerned Bank Branch. Concerned Bank Branch has to process the applications within 15 days of receipt as per extant guidelines/policy.

Under this campaign, the progress made so far as on 28.06.2024 is placed below:

KCC To Animal Husbandry's Farmers	Received Applications	Accepted Applications	Sanctioned Applications	Rejected Applications	Pending More Than 15 Days
	65, 525	64, 578	19, 204	41, 123	4, 251
KCC To Fisheries Farmers	9, 669	9, 648	3, 128	5, 752	768

Details of Bank-Wise & District Wise information of KCC to AH Dairy is placed as **Annexure- F3 (Page No. 89 & 90)**.

Details of Bank-Wise & District Wise information of KCC to Fisheries is placed as **Annexure- F4 (Page No. 91 & 92)**

12. Flow of credit to MSMEs:

MSME advances have registered a Q-o-Q growth of Rs. 1, 636.90 Crores.

(Rs in Crores)

As on 31 st March' 2023	As on 31 st Dec '2023	As on 31 st March '2024	Q-o-Q Growth	
			Amount	%
37,783.51	44,911.44	46,548.34	1, 636.90	3.64
1,71,173.57	1,99,695.10	2,02,413.16	Total Advances	
22.07	22.49	23.00	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 112)**.

MICRO ENTERPRISES: Share of Credit to Micro Enterprises to Total advances has been computed as per the instructions contained in 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. 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. 31.03.2023

Bank wise information of Micro Enterprises Advances are shown in **Table No. 1(F-1) (Page No. 113)**.

Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 22, 114.16 crores

Total Advances as on 31.03.2023: Rs.1, 71,173.57 crores.

Share of Micro Credit to Total Advances: 12.92% as on 31.03.2024, which is above regulatory norms of 7.50%.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
Amt. in Crores				
Sr. No	NAME OF THE BANK	Total Advances As on 31.03.2023	MICRO ENTERPRISES (Including Khadi & village Industries) As on 31.03.2024	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	APEX BANK	3,775.80	0.39	0.01
2	FINCARE SMALL FIN. BANK	45.23	0.41	0.91
3	SURYODAY SMALL FIN. BANK	98.10	0.72	0.73
4	FEDERAL BANK	376.54	21.24	5.64
5	STATE BANK OF INDIA	44,941.78	2, 859.68	6.36
All Banks		1, 71,173.57	22, 114.16	12.92

During 91st SLBC quarterly meeting for June' 2023 quarter, there were 09 banks having share of Micro Credit to Total Advances below the benchmark of 7.50%. In March' 2024 quarter there are only 05 banks below the benchmark of 7.50%, out of which FINCARE SMALL FINANCE BANK & STATE

BANK OF INDIA has gradually increased their Share of Micro Credit to Total Advances as compared to December quarter.

12 (a). Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):

With a view to provide support to first generation entrepreneurs in setting up their business in small & micro sectors, the Central Government launched the Credit Guarantee Scheme (CGS) in the year 2000. The scheme is intended to provide relief to prospective borrowers by making available credit facilities without the hassles of collateral & third party guarantee. The Credit Guarantee Scheme seeks to reassure the member lender that, in the event a covered borrower, who availed collateral free credit facilities, fails to discharge its liabilities to the lender, the Guarantee Trust would make good the loss incurred by the member lender.

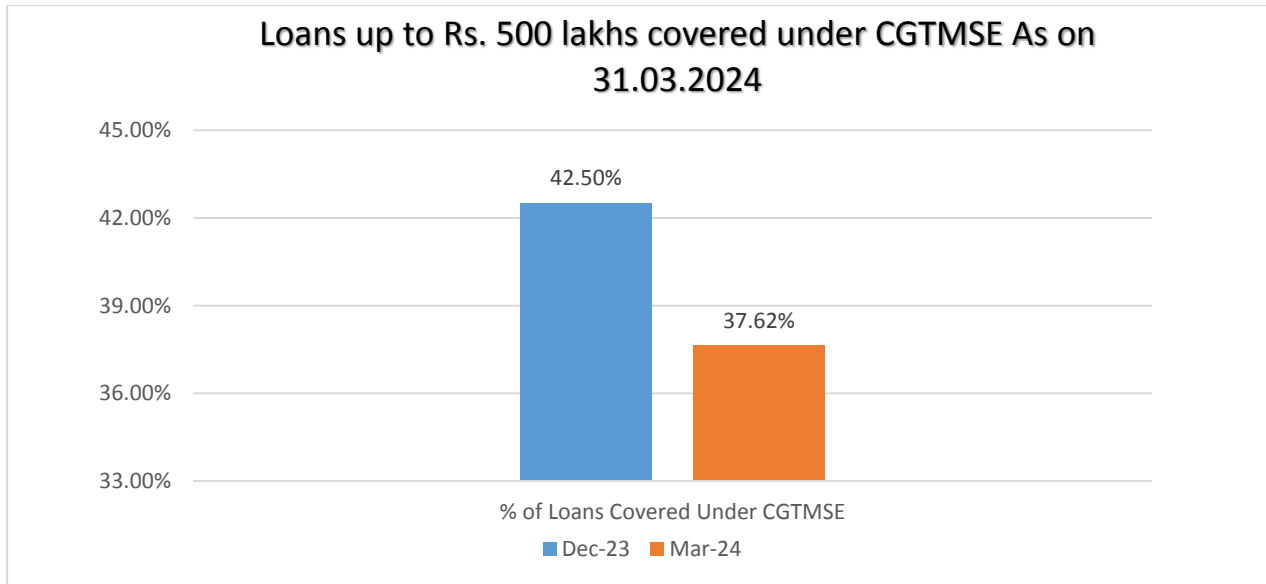
To make operational the scheme, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India and Small Industries Development Bank of India (SIDBI) set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) which came into force from August 1, 2000. CGTMSE is now providing guarantee cover to loans upto Rs.5.00 crores sanctioned by lending institutions to Micro and Small Enterprises. The main objective is that the lender should give importance to project viability and secure the credit facility purely on the primary security of the assets financed. The other objective is that the lender availing guarantee facility should endeavor to give composite credit to the borrowers so that the borrowers obtain both term loan and working capital facilities from a single agency. Credit Guarantee Cover under the scheme is beneficial for both the Banks and the Borrowers. Moreover, the NPA resolution process for the Bank is quicker through settlement of guarantee claims compared to the usual process involved in enforcing collateral, third party guarantee etc.

RBI has mandated the Banks to sanction all MSE loans up to Rs. 25.00 lacs without any collateral.

Position of CGTMSE coverage to MSME sector as on 31.03.2024

Category	CGTMSE Coverage
PSBs	71.10%
RRB	1.56%
PvSBs	1.70%
SFBs	0.02%
Total	37.62%

Lead Banks: BOB (52%, ↑ Last QE: 48%)
 SBI (73%, ↑ Last QE: 72%)
 CBI (80%, ▬ Last QE: 80%)



1, 22, 168 cases of Rs. 7, 083.19 crores have been covered by all banks in the Chhattisgarh State as on 31.03.2024. All Member Banks are requested to cover all eligible micro and small enterprises loan accounts up to Rs. 5.00 crore mandatory under Credit Guarantee Scheme of CGTMSE as per objective of Ministry of Finance, Government of India.

13. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances has been 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. 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. 31.03.2024

Weaker Section Advances as on 31.03.2024: Rs. 24, 472.97 crores.

Total advances as on 31.03.2023: Rs. 1, 71,173.57 crores.

Ratio of Weaker Section Advances to Total Advances: 14.30% which is above the bench mark level of 12%.

Amt. in Crore				
Weaker Section Advances	March-23	Dec-23	March-24	Q-o-Q Growth Amt.
	21,562.53	26,904.18	24,472.97	-2,431.21
Total Advances	March-22	Dec-22	March-23	
	1,39,384.22	1,60,749.24	1,71,173.57	
Ratio of Weaker Section Advances to Total Advances	March-23	Dec-23	March-24	Q-o-Q Growth %
	15.47%	16.74%	14.30%	-2.44

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. 116)**.

Banks With Weaker Section Advances Below 12%				
Amt. in Crores				
Sr. No.	NAME OF THE BANK	Total Advances As on 31.03.2023	Advances To Weaker Section As on 31.03.2024	% of Advances To Weaker Sections
1	KARNATAKA BANK	568.24	5.45	0.96
2	CITY UNION BANK	121.76	2.66	2.18
3	DBS BANK INDIA (E-LVB)	5.35	0.16	2.99
4	ICICI BANK	9600.66	372.78	3.88
5	YES BANK	1691.03	73.77	4.36
6	IDBI BANK	4890.73	213.55	4.37
7	BANK OF INDIA	5913.76	296.26	5.01
8	FINCARE SMALL FIN. BANK	45.23	2.30	5.09
9	INDIAN BANK	4746.79	251.81	5.30
10	STATE BANK OF INDIA	44941.78	2503.31	5.57
11	PUNJAB NATIONAL BANK	13851.48	788.55	5.69
12	KARUR VYSYA BANK	8.51	0.55	6.46
13	TAMILNAD MERCANTILE BANK	13.44	0.87	6.47
14	UCO BANK	3819.65	275.90	7.22
15	HDFC BANK	15200.22	1266.86	8.33
16	AXIS BANK	7075.11	651.39	9.21
17	BANK OF MAHARASHTRA	1902.40	202.14	10.63
18	UNION BANK OF INDIA	5117.35	579.31	11.32
All Banks		1,71,173.57	26,472.97	14.30

14. Position of NPAs as on 31.03.2024:

(Rs. in Crores)

Banks	Dec' 2023			March' 2024			Net Change In NPA
	Advances	NPA	% NPA	Advances	NPA	% NPA	
PSU	116939.90	5282.08	4.52	119591.86	4914.97	4.11	-367.11
Private Bank	64841.22	1044.35	1.61	67164.32	1129.64	1.68	85.29
Coop Banks	6853.99	329.59	4.81	3916.07	331.66	8.47	2.07
CRGB	7677.04	214.85	2.80	8033.63	154.83	1.93	-60.02
Small Fin Bank	3382.95	131.83	3.90	3707.28	137.44	3.71	5.61
Total	199695.10	7002.70	3.51	202413.16	6668.54	3.29	-334.16

Bank wise NPA are shown in **Table No. 11(H) (Page No. 143)**.

KCC NPA: Out of Total NPA, KCC NPA- 39,996 accounts of Rs 640.10 Crores as per **Annexure-G (Page No. 93)**

Cases under SARFAESI: Out of Total NPA, 761 cases for Rs. 548.67 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure– G1 (Page No. 94 & 95).**

RRC Cases: Position as on March' 2024: A total of 38, 840 cases of RRCs aggregating Rs.234.36 crores are pending for recovery as at the end of March '2024. Member Banks are requested to instruct the Branches under their control to reconcile the actual pending RRCs in consultation with local revenue authorities. Lead District Managers are advised to take the initiative. The District Revenue Authorities are to be approached to conduct special drives to increase recovery. State Government authorities are requested to instruct the District Administration in all districts to expedite recovery by holding Lok Adalats, Special Recovery Camps, etc.

14 (a). Bank-wise Position of cases under Bank Recovery Incentive Scheme (BRISC):

Regarding this SLBC has requested all member banks to provide the data but till date no data has been provided by any banks. BRISC amount, wherever pending, should be paid to the Government authorities expeditiously.

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

(Rs. in crores)

Priority Sector NPA as on 31.03.2024										
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	825.15	1,789.08	45.90	104.29	54.58	0.00	5.23	2,824.33	41,340.85	6.83
PRIVATE	268.44	291.30	0.31	38.06	0.06	0.00	47.65	645.82	33,079.24	1.95
COOP	159.16	0.39	0.24	32.50	0.00	0.00	48.32	240.61	3,603.23	6.68
RRBs	59.52	49.33	0.90	10.10	0.00	0.00	0.40	120.25	4,815.20	2.50
SMALL FIN.	60.49	36.95	0.04	1.77	0.00	0.00	10.92	110.17	2,895.18	3.81
GRAND TOTAL	1,372.76	2,167.05	47.39	186.72	54.64	0.00	112.52	3,941.08	85,733.70	4.60

(Rs. in crores)

Non-Priority Sector NPA as on 31.03.2024								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	20.39	0.78	103.28	66.22	1,900.07	2,090.74	78,251.01	2.67
PRIVATE	1.81	0.12	61.92	38.01	381.96	483.82	34,085.08	1.42
COOP.	0.00	0.00	0.00	15.88	75.17	91.05	312.84	29.10
RRBs	0.00	0.00	1.70	28.59	4.29	34.58	3,218.43	1.07
SMALL FIN. BANK	0.00	0.00	1.60	0.11	25.56	27.27	812.10	3.36
GRAND TOTAL	22.20	0.90	168.50	148.81	2,387.05	2,727.46	1,16,679.46	2.34

15. Issues remaining unresolved at DCC/DLRC meeting: As against 132 DCC & 132 DLRC meetings to be conducted till March' 2024, 106 DCC & 106 DLRC meetings have been conducted so far up to quarter ended March' 2024. In 16 Districts meetings are yet to be conducted for quarter ended March' 2024 & in 04 Districts, the meeting is still pending for quarter ended September' 2023 & December' 2023 and the meeting for quarter ended March' 2024 has also fallen due. SLBC had 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. The Meeting could not be conducted due to force of "Model Code of Conduct" in the State for both Legislative Election & General Election to Lok Sabha. 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 31.03.2024	DCC/DLRC meeting held during 2023-24	BLBC meetings to be held up to 31.03.2024	BLBC meeting held during 2023-24
1	Balod	8	4	20	15
2	Baloda Bazar	8	4	20	15
3	Balrampur	8	6	24	18
4	Bemetara	8	6	16	12
5	Bijapur	8	8	16	16
6	Bilaspur	8	8	16	16
7	Dantewada	8	8	16	16
8	Dhamtari	8	4	16	12
9	Durg	8	8	12	12
10	Gariaband	8	6	20	20

11	Gaurell-Pendra-Marwahi	8	6	12	12
12	Jagdapur	8	8	28	28
13	Janjgir - Champa	8	8	20	20
14	Jashpur Nagar	8	6	32	32
15	Kanker	8	8	28	28
16	Kawardha	8	6	16	16
17	Kondagaon	8	6	20	15
18	Korba	8	8	20	15
19	Koriya	8	6	8	8
20	Mahasamund	8	6	20	15
21	Mungeli	8	8	12	12
22	Narayanpur	8	8	8	8
23	Raigarh	8	6	28	28
24	Raipur	8	6	16	16
25	Rajnandgaon	8	6	16	16
26	Sarguja	8	6	28	28
27	Sukma	8	8	12	12
28	Surajpur	8	6	24	24
29	Sakti	8	2	16	16
30	Mohla-Manpur Ambagarh Chouki	8	6	12	12
31	Khairagarh-Chhuikhadan-Gandai	8	6	8	8
32	Manendragarh-Chirmiri Bharatpur	8	8	12	12
33	Sarangarh-Bilaigarh	8	8	12	12
Total		264	212	584	545

RBI vide e-mail dated Feb' 21, 2023 had advised all LDMs of the State to conduct one of the DCC meeting as Special DCC meeting in a financial year. As end of FY 2023-24, only 14 LDMs have conducted Special DCC meeting so far. All LDMs are requested to convene DCC/DLRC/BLBC meetings as per calendar of the meeting and also conduct one of the DCC meeting as Special DCC meeting in a financial year. Also the LDMs have been instructed to submit their issues with SLBC for the current quarter.

15 (a). Reduction in frequency of DLRC meeting: Financial Inclusion and Development Department (FIDD), Reserve Bank of India, Raipur vide e-mail dated February 14, 2024 instructed SLBC, C.G to include the proposal for reviewing / reducing the frequency of DLRC meetings as a special agenda item in the ensuing SLBC meeting.

District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DCC/DLRC meetings are to be held at least once in a quarter and should be conducted separately. But it has been observed that both these meetings are being conducted simultaneously due to shortage of time or engagements in various activities of District

Authorities. Hence, the very purpose of conducting DCC/DLRC meeting is defeated. The purpose and Agenda are entirely different of DCC & DLRC meeting.

Hence, in the above backdrop of non-compliance of RBI's instructions we propose to reduce the frequency of DLRC meeting from quarterly to half-yearly with request to approve the same by the Chairperson of SLBC quarterly meeting.

16. 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 31.03.2024 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2023	98,44,302	40,70,702	8,56,167	1,47,71,171
31.03.2024	1,31,53,576	54,11,190	11,14,813	1,96,79,579
% Growth in Enrolment (Renewal + New Enrollment) over March'23	33.62%	32.93%	30.21%	33.23%

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.03.2024 is placed at **Annexure- H (Page No. 96 & 97)**.

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, initially DFS had launched a 4 months intensive saturation campaign starting from 01.04.2023 to 31.07.2023 in all the districts of the country at the Gram Panchayat level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). During this campaign a total of 7, 55, 678 (PMJJBY- 2, 61,325 & PMSBY- 4, 94,353) beneficiaries enrolled under the two schemes against the total policy year enrolment target of 26, 35,355 (PMSBY-18, 88,286 & PMJJBY- 7, 47,069).

To fill the gap between policy year target and the active enrolment as on date and considerable progress made towards increasing enrolments during the campaign (01.04.2023 to 31.07.2023), DFS had re-launched a fresh campaign at the Gram Panchayat level covering all the districts of the country for a period of 3 months which was commenced from 01.10.2023 to 31.12.2023. State-wise target for 3 months campaign had been allotted by DFS and accordingly SLBC had allotted District-

wise active enrollment targets to be achieved under this campaign (PMSBY-11,01,959 & PMJJBY-6,91,312) as per the instruction received from DFS. During this campaign a total of 9, 61, 278 (PMJJBY- 3, 65,625 & PMSBY- 5, 95,653) beneficiaries enrolled under the two schemes.

16 (a). PRADHANMANTRI JAN-DHAN YOJNA (PMJDY):- Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.

Benefits under PMJDY

1. One basic savings bank account is opened for unbanked person.
2. There is no requirement to maintain any minimum balance in PMJDY accounts.
3. Interest is earned on the deposit in PMJDY accounts.
4. Rupay Debit card is provided to PMJDY account holder.
5. Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.
6. An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
7. PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Progress under PMJDY Accounts is as under:

As on	PMJDY Accounts	Accounts (Non Zero Balance)	% of Accounts having Balance	Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Rupay Card Issued
31.03.2022	1,59,63,131	1,46,46,906	92	1,31,53,691	82	1,02,92,077
31.03.2023	1,67,06,712	1,53,37,037	92	1,37,85,867	83	1,05,21,151
31.03.2024	1,75,26,503	1,60,50,641	92	1,48,28,898	85	1,06,95,626
Growth 1.04.2022 to 31.03.2024	15,63,372	14,03,735		16,75,207	3	4,03,549

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 31.03.2024 are placed at **Annexure-H1 (Page No. 98 & 99)**.

17. 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 Aspirational Districts 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.

In a meeting dated 20.01.2023 convened by Department of Financial Services, Govt. of India under the chairmanship of Secretary (Financial services) at New Delhi with Lead District manager(s) of 112 **Aspirational Districts** & 10 Districts of **Project Utkarsh**, DFS has squeezed the timeline and desired that Key objectives of the TFIIP to be achieved by July'2023. The original timeline for saturation/completion of tasks was March'2024.

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 31.03.2024	% Ach.	As on 31.03.2024	% Ach.	As on 31.03.2024	% Ach.	As on 31.03.2024	% Ach.
Bastar	1,03,726	80	24,894	255	53,373	176	3,645	126
Bijapur	91,496	71	14,320	146	30,678	101	1,968	68
Dantewada	1,10,190	85	14,625	150	33,192	110	2,724	94
Kanker	1,31,031	101	38,339	392	78,357	259	5,257	182
Kondagaon	1,11,041	86	20,630	211	37,448	124	6,561	227
Korba	1,29,946	100	19,705	202	46,496	153	3,795	131
Mahasamund	1,41,058	109	17,838	182	57,924	191	5,300	184
Narayanpur	1,02,876	79	17,162	176	37,530	124	3,945	137
Rajnandgaon	2,28,603	176	29,098	298	64,711	214	7,870	273

Sukma	99,944	77	12,590	129	29,907	99	2,463	85
Average	1,24,991	96	20,920	214	46,962	155	4,353	151

18. PMSVAMITVA Scheme: The SVAMITVA scheme was launched on 24th April 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.

A meeting (through video Conference) under the joint Chairmanship of Joint Secretary, Ministry of Panchayati Raj and the Joint Secretary, Department of Financial Services was held on 10th August, 2023 to discuss the issues relating to bankability of Property Cards issued under SVAMITVA scheme with the officials of State Revenue Dept. / Land Revenue Dept. and SLBCs in the states of Madhya Pradesh & Chhattisgarh. The outcome of deliberations is summarized as under:

- (I) In the states of MP & Chhattisgarh, State Govt. and Banks have clarified that SARFAESI Act will be applicable for the loans against property cards since the land is under use for residential or commercial purpose.
- (II) Chhattisgarh Land Records Dept. (CLR) has included various suggestions (like inclusion of boundaries of properties, valuation, tehsil, village name etc.) of SLBC, Chhattisgarh on the format prepared for the property cards.
- (III) CLR Dept. clarified that property cards can be registered as updated Khasra records are available which includes the owner's name.
- (IV) CLR may consider creating an Ab-Initio Title Deed/ Deemed Registration to avoid registration and stamp duty being paid by the property owners. This will help banks in creation of a registered mortgage.

SLBC, Chhattisgarh have taken up matter with CLR Dept. to provide the modified "Record of Rights" if there is any changes in the existing format copy to SLBC. Chhattisgarh Land Records Dept. (CLR) has given following information:

1. Amended format is under Gazette notification. The copy of the proposed format is handed over to Asst. General Manager (SLBC) personally on [25th June 2024](#).
2. Drone survey of all 16001 abadi villages has been finished by [31st March 2024](#).
3. Properties cards are set to be distributed by [October 2024](#)

19. Sustainable Development Goals (SDG): Progress in the State as on 31.03.2024

Sr. No.	Indicators	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	13.86	13.36	13.63	13.33
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	150.26	82.31	97.37	80.00
3	ATM per 100000 population	21.29	18.46	12.35	14.47
4	Proportion of Women A/c Holder in PMJDY	55.66	56.03	56.61	56.00
5	Percentage of Household with a Bank A/c	99.99	99.98	-	-

20. Progress under various digital delivery channels up to 31.03.2024 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.12.2023	As on 31.03.2024	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	74,702	72,521	-2,181	-2.92
2	Debit Card	1,39,94,179	1,81,88,315	2,11,45,161	29,56,846	16.26
3	Mobile Banking	6,44,306	1,16,11,756	1,22,86,400	6,74,644	5.81
4	Internet Banking	10,52,685	66,76,157	70,28,365	3,52,208	5.28
5	Credit Card	86,814	2,85,515	4,50,137	1,64,622	57.66
6	QR Code	-	21,11,988	30,46,198	9,34,210	44.23
7	UPI	-	70,03,153	79,01,647	8,98,494	12.83

Bank-wise & District-wise detailed progress is placed at **Annexure- I (Page No. 100 & 101)**.

*Payment Banks data included from Sept' 21 Quarter.

Progress in Digital Districts:

With a view to encourage digitization of payments and enhance financial inclusion through digitization, initially 6 districts namely Mahasamund, Balod, Mungeli, Raipur, Durg & Korba were identified as Digital Districts in our State to drive digital enablement in the state. **Mahasamund district has been declared as First Digital District in the State.** Further, in line with RBI's recent advisory vide FIDD.CO.LBS.No.S704/02.01.014/2023-24 dated 09.08.2023, it was decided to announce the expansion of the Digital District Programme to cover all the remaining districts of Chhattisgarh. This strategic expansion aims to ensure that the state achieves 100% digital enablement, thus contributing significantly to the growth of digital transactions and financial inclusion.

Under this comprehensive initiative, the Lead Bank of each respective district has been nominated as the Nodal Bank responsible for the successful implementation of the Digital District Programme. The Nodal Bank will play a vital role in conducting surveys, identifying gaps and formulating strategies to achieve the desired goals and targets set by the RBI. The Controlling Head of the designated Lead Bank will have the responsibility of closely monitoring the progress of the initiative, conducting regular reviews of the Lead District Manager's performance and ensuring seamless execution.

The 15th meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on July 16, 2024 under the Chairmanship of Smt. Sheetal Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Government of Chhattisgarh. The Chairperson advised LDMs and Banks functioning in Balod & Mungeli district to achieve 100% digitization of uncovered Saving & Current account up to quarter ended June' 2024 so that Balod & Mungeli districts can also be declared as "Digital District" likewise Mahasamund district.

Current status of digitization in all Districts of the State as on 31.03.2024 is placed at **Annexure- I1 (Page No. 102).**

21. Activities Conducted in RSETIs:

RSETIs Programme conducted up to 31.03.2024 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2024	Youth trained since opening to 31.03.2024	Programme conducted from 01.04.2023 to 31.03.2024	Youth trained from 01.04.2023 to 31.03.2024	Settlement Ratio
1	State Bank of India	11	2,995	80,500	298	8,512	76%
2	Bank of Baroda	5	1,622	41,403	159	4,513	75%
3	Central Bank of India	2	606	15,764	76	2,015	31%
	TOTAL	18	5,223	1,37,667	533	15,040	70%

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- J (Page No. 103)**.

Establishment of RSETIs in Remaining 15 Districts:

During deliberation of 62nd meeting of Empowered Committee on MSME for Chhattisgarh State, the Chairperson Regional Director, Reserve Bank of India, Raipur expressed her displeasure regarding not opening of RSETIs in the remaining 15 districts. In this regard, SLBC convener apprised the house and also vide letter dated 23/02/2024 that SLBC, Chhattisgarh has taken up matter several times with the controllers of Lead Banks and Lead District Managers in these districts with the request to start function of RSETI in rented premises if it takes time to construct their own building. SLBC, Chhattisgarh has also requested the chairperson of SLBC meeting and the Director, Directorate of Institutional Finance, Govt. of Chhattisgarh with a request to instruct the district authorities of these districts to allot land for construction of RSETI or to provide rented premises if available with them to start functioning of RSETIs temporarily and accordingly they have taken up matter with them. But till date none of the district authorities have allotted suitable premises. The

Chairperson of SLBC Sub-Committee on Government Sponsored Scheme (GSS) which was held on 05/03/2024 also instructed Controller of Lead banks & LDMs of these remaining 15 districts to contact Private Property owners to start the functioning of RSETIs in rented premises, if the rented premises is not available with the District authorities. The chairperson instructed Lead Banks of these districts to start the functioning of RSETIs in rented premises by 30/04/2024. Our LDMs are continuously following the matter with district authorities but the district authorities are not allotting them suitable government/ Private premises for functioning of RSETI.

Status of opening of new RSETI is placed as **Annexure- J1 (Page No. 104)**.

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

As on 31.03.2024 Rs.10.53 Crs. is pending.

PENDING CLAIMS OF RSETIs IN CHHATTISGARH AS ON 31-03-2024						
(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	124.29	78.73	14.06	31.50
2	Bank of Baroda	Durg	187.32	72.88	79.43	35.01
3	Bank of Baroda	Mahasamund	175.04	60.18	59.28	55.58
4	Bank of Baroda	Raipur	177.40	32.83	117.18	27.39
5	Bank of Baroda	Rajnandgaon	143.44	26.10	75.58	41.76
Bank of Baroda Total			807.49	270.72	345.53	191.24
6	Central Bank Of India	Korea (C.G)	82.97	15.94	29.83	37.20
7	Central Bank Of India	Surguja	34.93	0.00	0.00	34.93
Central Bank Of India Total			117.90	15.94	29.83	72.13
8	State Bank of India	Bijapur	150.24	43.86	68.43	37.95
9	State Bank of India	Bilaspur	336.17	173.07	88.21	74.89
10	State Bank of India	Dantewada	297.83	137.17	105.21	55.45
11	State Bank of India	Jagdalpur	269.91	136.43	58.45	75.03
12	State Bank of India	Janjgir-Champa	362.55	141.07	154.23	67.25
13	State Bank of India	Jashpurnagar	339.10	233.74	4.57	100.79
14	State Bank of India	Kanker	365.62	168.26	89.59	107.77
15	State Bank of India	Kawardha	381.17	188.59	133.66	58.92
16	State Bank of India	Korba	325.64	146.91	98.28	80.45
17	State Bank of India	Narayanpur	175.70	84.48	25.55	65.67
18	State Bank of India	Raigarh	168.23	39.72	62.79	65.72
State Bank of India Total			3172.16	1493.30	888.97	789.89
Grand Total			4097.55	1779.96	1264.33	1053.26

22. 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 29.02.2024 is as under:

Progress of "Mission Utkarsh" (February' 24)											
District	State	Population	Operative CASA accounts (per lakh population) as on 23.02.2024			PMJJBY enrolments (per lakh population) as on 28.02.2024			PMSBY enrolments (per lakh population) as on 28.02.2024		
			Ach. (Feb' 24)	National Target (Feb'24)	% Ach. to National Benchmark	Ach. (Feb' 24)	National Target (Feb'24)	% Ach to National Benchmark	Ach. (Jan'24)	National Target (Feb'24)	% Ach to National Benchmark
Balrampur	Chhattisgarh	730491	108713	155000	70%	17945	10000	179%	40791	30000	136%
**LGD figures are taken for PMJJBY & PMSBY as uploaded by banks on Jansuraksha portal											

Progress of "Mission Utkarsh" (February' 24)												
District	State	Population	APY subscribers (per lakh population) as on 29.02.2024			MUDRA accounts (per lakh population) as on 23.02.2024			Banking Touch points within 5 km as per JDD app as on 29.02.2024			
			Ach. (Feb' 24)	National Target (Feb'24)	% Ach to National Benchmark	Ach. (Feb'24)	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	3833	2349	163%	13806	24928	55%	71	1228	35	0

- Balrampur district is below the National target to be achieved by Feb’ 2024 in Operative CASA accounts (per lakh population) and in MUDRA accounts (per lakh population).

23. Any other item, with the permission of the Chair:

FI Index -List of identified geographies (District) for adequate focus: Financial Inclusion & Development Department (FIDD), RBI, Raipur informed SLBC, C.G vide e-mail dated 01.12.2023 that during the review of FI Index at their Central Office, the districts falling in the bottom 10 percentile of per capita distribution of branches/fixed BCs & ATMs under access parameters and per capita distribution of number of deposit and credit accounts under usage parameters have been identified.

2. Among the identified districts, 15 districts from Chhattisgarh have been identified for either of the four parameters under access, usage (list of the districts along with the parameter is attached).

3. In this connection, SLBC has been advised to ensure that the issues related to improvement in access parameters (presence of branches/fixed BCs and ATMs) and usage parameters (number of deposit and credit accounts) in the identified districts are taken up and given special focus during the discussions in upcoming SLBC meeting and DCC/ DLRC meetings of the districts concerned.

Usage - Districts falling in the bottom 10 percentile of per capita distribution						
Sr. No.	State/UT	District	Deposit No. of accounts	Credit No. of accounts	Branch / Fixed BC	ATMs
1	CHHATTISGARH	BALRAMPUR		Yes		Yes
2	CHHATTISGARH	BEMETARA		Yes		Yes
3	CHHATTISGARH	BIJAPUR	Yes	Yes		
4	CHHATTISGARH	DAKSHIN BASTAR DANTEWADA		Yes		
5	CHHATTISGARH	JASHPUR		Yes		
6	CHHATTISGARH	KABEERDHAM		Yes		
7	CHHATTISGARH	KHAIRAGARH-CHHUIKHADAN-GANDAI		Yes		
8	CHHATTISGARH	KONDAGAON		Yes		
9	CHHATTISGARH	MOHLA-MANPUR-AMBAGARH CHOUKI		Yes		
10	CHHATTISGARH	MUNGELI		Yes		Yes
11	CHHATTISGARH	NARAYANPUR		Yes		
12	CHHATTISGARH	SAKTI		Yes		
13	CHHATTISGARH	SUKMA	Yes	Yes		Yes
14	CHHATTISGARH	SURAJPUR		Yes		
15	CHHATTISGARH	GPM			Yes	Yes

- **Lead District Managers and Banks functioning in these districts are advised to give special focus to improve access parameters (presence of branches/fixed BCs and ATMs) and usage parameters (number of deposit and credit accounts).**