

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
95वीं एवं 96वीं बैठक सर्किट हाउस, सिविल लाइन्स, रायपुर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
95th & 96th SLBC Meeting for Quarter Ended June & September' 2024
Circuit House, Civil Lines, Raipur (C.G.)
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95th & 96th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 92nd, 93rd & 94th SLBC meeting held on 30.07.2024

92nd, 93rd & 94th meeting of State Level Bankers' Committee for the quarter ended Sep, Dec' 2023 & March' 2024 was held on 30.07.2024. 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. 53)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 92nd, 93rd & 94th 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. 68)**. 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	09.08.2024
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE)	05.12.2024
3.	Financial Inclusion Sub-Committee	05.12.2024
4.	Government Sponsored Schemes Sub-Committee	20.12.2024

All the Sub-Committees of SLBC has been conducted for quarter ended June & Sept' 2024 except Sub-Committee on Agriculture. NABARD is the convener of Agri Sub-Committee. They have been advised to adhere to the timelines for conducting the sub-committee meeting. SLBC has requested the convener of 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:

100% digitization of Saving & Current accounts in Raipur, Durg, Korba & Korea District: The Director, DIF, advised the banks to ensure 100% achievement in Digital Transactions in all identified districts within the prescribed timeline. She emphasized banks to work on mission mode in Raipur, Durg, Korba & Korea districts so that the desired level can be achieved within the timeline. She also instructed banks to provide monthly progress report on digital deepening to SLBC. Banks were also advised to provide verified data to SLBC. She stressed that every Bank should make their customers aware about the benefits of digitalization of their accounts and banks should ensure that every new account opened in the Banks should be made digitalized.

Sub-Committee on Financial Inclusion:

Reconciliation of Bank Branches/ATMs/BCs data reported to SLBC portal Vis-a-Vis DBT GIS portal: During deliberation of Sub-Committee on Financial Inclusion, the Director, DIF, Govt. of C.G emphasized the need for banks to ensure that their Branch/ATM/BC data on the JDD app and the SLBC portal is up-to-date and accurate. In this regard, the convener of FI Sub-Committee meeting reiterated that all member banks should reconcile their Branch/ATMs/BCs data with DBT GIS portal by 15th Dec' 2024.

Banking Saturation Plan 2022:- While reviewing Banking Saturation Plan-2022, the Chairperson advised the convener of the FI Sub-Committee meeting to ask the allocated banks as well as LDMS to clarify their position where the banks have not given any consent.

Banking Correspondents (BCs): - The Director, DIF while reviewing operation of BCs in the State instructed all the banks whose BCs are inactive to reactivate the BCs. Member banks also have been requested to monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. The member banks were advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio. She also requested the convener of FI Sub-Committee meeting to provide the data of inactive BCs with SLBC Chhattisgarh along with criterion used for deciding inactivity of BCs by the respective Banks.

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

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	:	55
• New Villages added by DFS	:	08
• Total Number of unbanked Villages	:	63
• Villages Covered/removed Since Last SLBC meeting	:	28
• Number of Unbanked Villages as on 30.09.2024	:	35

(Source- DBT GIS Mapping)

(District-wise, Bank-wise list of 36 villages is attached as **Annexure- B (Page No. 90)**).

DoT officials informed SLBC that out of 35 Unbanked Villages as on 30.09.2024, only 13 villages are having Network Connectivity. The banks concerned at these 13 unbanked locations where connectivity is available has been advised to open banking outlet by December 20, 2024.

Name of uncovered villages with connectivity status provided by DoT in these 35 villages as on 30.09.2024 is attached as **Annexure- B1 (Page No. 91)**.

It is pertinent to mention that out of remaining 35 villages to be covered, in 03 villages population is less than 50, in 06 villages population is between 50-100, in 9 villages population is between 100-200 and in 5 villages population is between 200-300. In these 23 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.

5. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1509 Rural, 920 Semi-urban and 1020 Urban branches in the State aggregating **3,449** Branches as at the end of Sept' 2024. Out of these 70% branches are operating in rural and semi-urban areas.

Name	Branches (June-2024)				Branches (Sept-2024)				Branches added during Sept Quarter.
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Commercial Banks	769	717	844	2330	781	716	847	2344	14
RRBs	491	79	43	613	492	79	43	614	1
Cooperative Banks	217	61	56	334	219	62	53	334	0
Small Finance Banks	17	63	76	156	17	63	77	157	1
Payment Banks	0	0	0	0	0	0	0	0	0
Total	1494	920	1019	3433	1509	920	1020	3449	16

Bank wise & District wise information of Branch network is shown in **Table No. 1(N) & 1(N-1) (Page No. 146 & 147)**

Number of ATMs: There are 730 ATMs in Rural centres, 1052 in Semi-urban centres and 1797 in urban centres in the State aggregating **3,579** ATMs at the end of Sept' 2024. Out of these 50% ATMs are established at rural and Semi-urban area.

Name	ATMs (June-2024)				ATMs (Sept-2024)				ATMs added during Sept Quarter.
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Commercial Banks	520	992	1701	3213	518	984	1728	3230	17
RRBs	28	10	5	43	33	10	5	48	5
Cooperative Banks	171	43	37	251	176	42	34	252	1
Small Finance Banks	3	16	28	47	3	16	30	49	2
Payment Banks	0	0	0	0	0	0	0	0	0
Total	722	1061	1771	3554	730	1052	1797	3579	25

Bank wise & District wise information of ATM network is shown in **Table No. 1(O) & 1(O-1) (Page No. 148 & 149).**

As per RBI website there are 1128 white label ATMs in the State as on Sept' 2024.

- Accordingly, there are total number of 4,707 ATMs in the State as on September 30, 2024

Status of Expansion of Bank branch network/ATMs in All districts of Chhattisgarh:

Sr. No.	District Name	Rural		Semi-Urban		Urban		Total	
		Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
1	BALOD	73	37	38	47	1	1	112	85
2	BALODA BAZAR	49	26	64	69	0	2	113	97
3	BALRAMPUR	61	22	12	18	1	1	74	41
4	BASTAR	74	34	4	3	41	84	119	121
5	BEMETARA	56	24	27	32	1	1	84	57
6	BIJAPUR	38	12	8	11	0	0	46	23
7	BILASPUR	69	23	37	33	155	261	261	317
8	DANTEWADA	22	8	22	42	0	0	44	50
9	DHAMTARI	55	27	21	19	37	42	113	88
10	DURG	77	51	40	33	186	366	303	450
11	GARIYABAND	36	26	26	24	0	1	62	51
12	GAURELA-PENDRA-MARWAHI	9	1	18	25	0	1	27	27
13	JANJGIR-CHAMPA	60	35	58	76	2	2	120	113
14	JASHPUR	45	10	43	47	2	4	90	61
15	KABIRDHAM	46	18	37	52	2	1	85	71
16	KANKER	61	27	40	49	1	1	102	77
17	KHAIRAGARH CHHUIKHADAN-GANDAI	21	10	16	14	2	2	39	26
18	KONDAGAON	28	10	27	36	1	2	56	48
19	KORBA	44	23	28	21	62	126	134	170
20	KOREA	16	4	21	40	1	1	38	45
21	MAHASAMUND	53	36	71	66	1	0	125	102
22	MANENDRAGARH- CHIRMIRI BHARATPUR	24	10	29	25	1	1	54	36
23	MOHLA-MANPUR AMBAGARH CHOUKI	30	15	1	1	1	1	32	17
24	MUNGELI	23	10	29	32	1	2	53	44
25	NARAYANPUR	7	1	13	19	0	0	20	20
26	RAIGARH	65	31	27	39	56	89	148	159
27	RAIPUR	105	89	66	64	365	626	536	779
28	RAJNANDGAON	52	22	22	16	53	94	127	132
29	SAKTI	33	18	21	22	0	0	54	40
30	SARANGARH-BILAIGARH	32	16	19	29	0	1	51	46
31	SUKMA	27	7	6	9	0	0	33	16
32	SURAJPUR	61	19	26	36	3	2	90	57
33	SURGUJA	57	28	3	3	44	82	104	113
GRAND TOTAL		1509	730	920	1052	1020	1797	3449	3579

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 30.09.2024 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Inactive Bank Mitra/BC	% of inactivity	Fixed point BC/Bank Mitra
31.03.2024	38,636	26,884	11,752	30.42%	17,614
30.06.2024	42,542	27,588	14,954	35.20%	17,001
30.09.2024	59,709	43,396	16,238	27.20%	31,885

List of Banks with inactive BCs as on 30.09.2024: -

Sr. No.	Bank Name	Total BCs	Inactive BCs	% Inactive BCs
1	FINO PAYMENTS BANK	19413	11756	60.56
2	CANARA BANK	199	156	78.39
3	IDFC FIRST BANK	433	224	51.73
4	HDFC BANK	346	99	28.61
5	BANK OF INDIA	265	61	23.02
6	STATE BANK OF INDIA	1865	426	22.84
7	AXIS BANK LTD.	1208	212	17.55
8	AIRTEL PAYMENTS BANK	20007	3019	15.09
9	PUNJAB NATIONAL BANK	663	85	12.82

As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 59,709. Bank of Baroda, Bank of India, Indian Overseas Bank, Axis Bank, IDFC First Bank, IndusInd Bank, Kotak Mahindra Bank, AIRTEL PAYMENT BANK, 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.

- AIRTEL PAYMENTS BANK has reported total Bank Mitra as 20,007 on SLBC portal. However, they have reported 22,808 Bank Mitra on DBT GIS portal as on 30.09.2024. They have been requested to reconcile the data at the earliest.
- PAYTM PAYMENTS BANK has reported 868 total Bank Mitras and 868 as Fixed Point BCs also. But, they have not updated BCs details on DBT-GIS portal till date.
- FINO PAYMENTS BANK has reported 19,413 total Bank Mitras and 1 as Fixed Point BCs. However, they have reported 19,868 BCs details on the DBT GIS portal till 30th Sep' 2024. They have been advised to reconcile their position by 15th Dec' 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 30th sep' 2024 and have been advised to reconcile their position by 15th Dec' 2024.
- IndusInd Bank, AXIS Bank, Kotak Mahindra Bank and IDFC First Bank 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. 92)**.

Status of Opening of Brick & Mortar Branch in the Villages of population above 3000:

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 all identified locations as on 30.09.2024.

During Sub-Committee on Financial Inclusion held on 05.12.2024 under the Chairmanship of the Director, DIF, GoCG, it was requested by the convener of the meeting to exclude this agenda from the next FI Sub-Committee meeting and the Chair accord the approval for the same.

She also advised the convener of the meeting in coordination with SLBC to identify the locations from the list of villages provided to SLBC by DIF, GoCG where the population of villages is above 3000. She instructed to explore the possibility of opening of "Brick & Mortar Branch" in such locations.

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 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, 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 Km. LDMs after approval from DLCC meeting allocated 280 locations to the respective banks for opening of Brick & Mortar Branches /IPPB Branches.

In the 15th quarterly meeting of SLBC Sub-Committee on Financial Inclusion which was held on 05th December, 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. 93)**.

The detailed list of Villages allocated to banks is placed as **Annexure- D1 (Page No. 94)**.

6. Deposit & Advances:

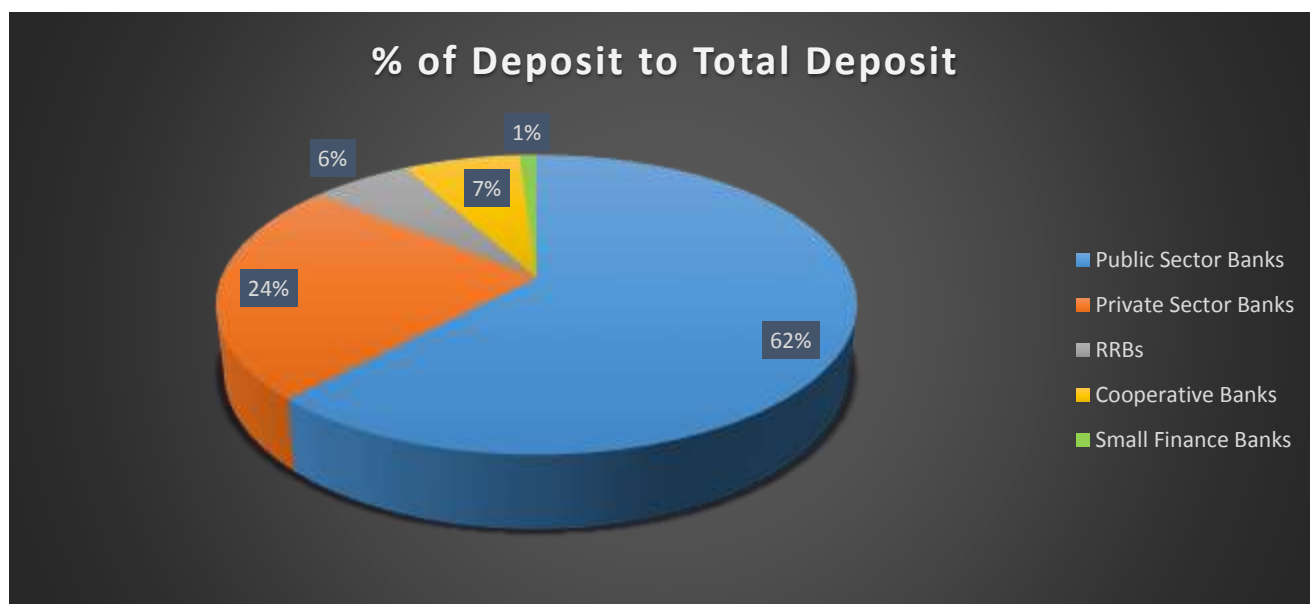
Deposits: Deposits reduced by Rs. 1,136.78 crores on Q-o-Q basis while it has witnessed a growth of Rs. 25,839.90 crores on Y-o-Y basis.

(Amount in Crores)

As on 30 th Sep' 2023	As on 30 th June' 2024	As on 30 th Sep' 2024	Q-o-Q Growth	
			Amount	%
2,47,648.70	2,74,625.44	2,73,488.66	-1,136.78	-0.41

(Amt. in crores)

Name	Sep-23	Mar-24	Jun-24	Sep-24	% Growth	
					YTD	YOY
Commercial Banks	214080.42	235812.77	233459.38	234573.95	-0.53	9.57
RRBs	15031.31	16247.69	16666.75	17118.58	5.36	13.89
Cooperative Banks	16600.39	28295.34	21830.56	18892.10	-33.23	13.81
Small Finance Banks	1936.58	2569.57	2668.75	2904.03	13.02	49.96
Total	247648.70	282925.37	274625.44	273488.66	-3.34	10.43



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

(Amount in Crores)

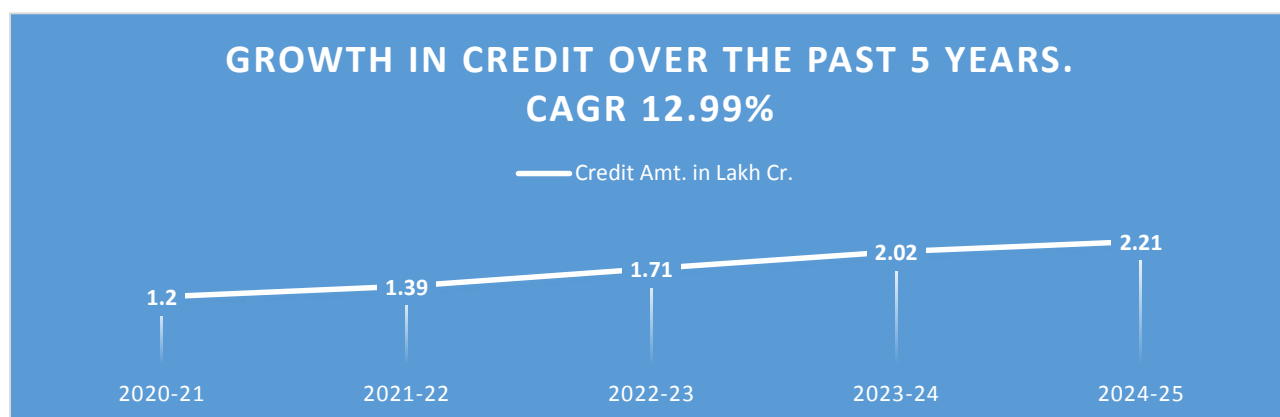
Sr. No.	Bank Name	Deposit as on 30.06.2024	Deposit as on 30.09.2024	(-Ve) Growth
1.	APEX Bank	21,830.56	18,892.10	-2,938.46
2.	IDBI Bank Ltd.	7,781.52	6,401.66	-1,379.86
3.	AXIS Bank Ltd.	13,703.17	12,815.17	-888.00
4.	CANARA Bank	5,996.02	5,194.21	-801.81
5.	INDUSIND Bank Ltd.	5,856.13	5,244.92	-611.21

Advances: Advances recorded a Q-o-Q growth of Rs. 7,271.41 Cr.

(Amount in Crores)

As on 30 th Sep' 2023	As on 30 th June' 2024	As on 30 th Sep' 2024	Q-o-Q Growth	
			Amount	%
1,89,456.32	2,13,236.15	2,20,507.56	7,271.41	3.41

Credit growth recorded 16.38% growth on a year-on-year basis in Sept' 2024. In absolute term it is increased by Rs. 31,051.24 Cr in Sept' 2024.



Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 127)**.

7. CD Ratio:

As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2024-25/02, (FIDD.CO.LBS.BC.No.01/02.01.001/2024-25) April 01, 2024 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	2,73,488.66
Total Advances (A)	2,20,507.56
CD Ratio	80.63%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	6,609.36
A+B	2,27,116.92
The Adjusted CD Ratio for the State	83.04%
Loan under RIDF (C)	5,905.66
Total Advances (A+B+C)	2,33,022.58
CD Ratio including RIDF	85.20%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	40
Number of Banks with CD Ratio > = 60%	31
Number of Banks with CD Ratio < 60%	9
Number of Districts with CD Ratio >= 40%	30
Number of Districts with CD ratio <40%	2 (Manendragarh-Chirmiri- Bharatpur & Surajpur)

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 128)**.

CD Ratio of Banks in preceding Years:

	As on 30.09.2023	As on 30.06.2024	As on 30.09.2024
CD Ratio	76.49%	77.65%	80.63%
Adjusted CD Ratio	78.78%	80.24%	83.04%
CD Ratio including RIDF	81.06%	82.32%	85.20%

National level CD ratio (SCBs excluding RRBs)	78.86%	79.89%	79.46%
M.P. CD ratio (SCBs excluding RRBs)	72.71%	77.52%	76.66%
Odisha CD ratio (SCBs excluding RRBs)	46.53%	47.94%	46.53%

* **Data Source:** <https://data.rbi.org.in/BOE>

Following 09 banks have CD Ratio less than 60%:

Sr. No.	NAME OF THE BANK	Deposit Share in Total Deposits as of Sep' 24	CD Ratio Sept' 23	CD Ratio June' 24	CD Ratio Sept' 24	Variance Sept' 24 over June' 24 (Q-o-Q)	Variance Sept' 24 over Sept' 23 (Y-o-Y)
1	KARUR VYSYA BANK	0.02	18.46	20.25	22.63	2.39	4.18
2	SOUTH INDIAN BANK	0.08	20.35	29.99	25.32	-4.67	4.97
3	PUNJAB AND SINDH BANK	0.26	35.50	35.63	40.48	4.85	4.99
4	UJJIVAN SMALL FIN. BANK	0.11	83.74	80.47	47.75	-32.72	-35.99
5	CENTRAL BANK OF INDIA	4.40	48.56	48.24	48.86	0.62	0.30
6	CHATTISGARH RRB	6.26	47.48	49.24	51.50	2.27	4.02
7	EQUITAS SMALL FIN. BANK	0.24	58.37	46.29	51.51	5.22	-6.86
8	UNION BANK OF INDIA	4.56	53.07	51.78	52.92	1.13	-0.15
9	APEX BANK	6.91	60.01	36.11	54.78	18.67	-5.23

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 Karur Vysya Bank, Punjab & Sindh Bank, Central Bank of India & Chhattisgarh RRB.

Ujjivan Small Finance Bank has shown negative Q-o-Q & Y-o-Y growth.

District –wise position of CD Ratio is as under: Out of 33 districts, 2 districts namely Manendragarh-Chirmiri-Bharatpur & Surajpur are having CD ratio below 40%, which needs improvement.

(Amount in Crores)

Sr. No	District wise	Deposits			Advances			CD RATIO			Variance Sept' 24 over June'24 Q-o-Q	Variance Sept' 24 over Sept' 23 Y-o-Y
		As on 30 th Sept' 23	As on 30 th June' 24	As on 30 th Sept' 24	As on 30 th Sept' 23	As on 30 th June' 24	As on 30 th Sept' 24	As on 30 th Sept' 23	As on 30 th June' 24	As on 30 th Sept' 24		
1	MANENDRAGARH-CHIRMIRI BHARATPUR	3832.46	3613.89	3648.72	1175.17	1163.18	1222.96	30.66	32.19	33.52	1.33	2.85
2	SURAJPUR	4304.8	4861.42	4991.58	1786.02	1880.51	1980.51	41.49	38.68	39.68	0.99	-1.81
3	MOHLA-MANPUR AMBAGARH CHOUKI	1118.05	1110.63	1082.35	487.42	394.79	451.34	43.60	35.55	41.70	6.15	-1.90
4	BALRAMPUR	2575.49	2880.44	2935.99	1159.61	1181.55	1290.75	45.02	41.02	43.96	2.94	-1.06
5	BALOD	4872.01	5550.49	5409.77	2218.39	2239.31	2402.21	45.53	40.34	44.41	4.06	-1.13
6	SUKMA	1103.46	1109.16	1210.87	498.79	515.81	554.71	45.20	46.50	45.81	-0.69	0.61
7	JASHPUR	3643.17	4189.32	4280.57	1736.55	2083.18	2158.63	47.67	49.73	50.43	0.70	2.76
8	NARAYANPUR	771.01	809.97	807.51	365.74	409.64	427.28	47.44	50.57	52.91	2.34	5.48
9	SAKTI	2612.9	3044.29	2992.24	1441.11	1472.72	1611.7	55.15	48.38	53.86	5.49	-1.29
10	JANJIGIR-CHAMPA	5899.61	6878.16	6858.11	3258.78	3607.76	3760.7	55.24	52.45	54.84	2.38	-0.40
11	SURGUJA	6768.03	7987.75	7730.05	3758.12	4161.69	4290.64	55.53	52.10	55.51	3.41	-0.02
12	GAURELA-PENDRA-MARWAHI	1252.3	1417.47	1441.66	650.57	758.67	801.82	51.95	53.52	55.62	2.10	3.67
13	SARANGARH-BILAIGARH	2040.23	2283.55	2255.66	1191.99	1198.47	1336.71	58.42	52.48	59.26	6.78	0.84
14	DURG	30904.04	34171.64	34170.32	18257.71	20433.07	20812.23	59.08	59.80	60.91	1.11	1.83
15	BEMETARA	3404.44	4187.46	4015.05	2199.96	2205.76	2451.06	64.62	52.68	61.05	8.37	-3.57
16	BILASPUR	27018.99	29359.19	29008.71	16012.39	17427.13	17844.48	59.26	59.36	61.51	2.16	2.25
17	BIJAPUR	1033.89	1121.66	1140.67	592.94	653.66	703	57.35	58.28	61.63	3.35	4.28
18	KORBA	11524.01	12025.34	12321.22	6741.18	7414.33	7666.72	58.50	61.66	62.22	0.57	3.73
19	KANKER	3800.94	4308.43	4261.27	2346.86	2551.12	2703.26	61.74	59.21	63.44	4.23	1.69
20	GARIYABAND	1980.91	2292.64	2258.36	1271.47	1317.15	1447.29	64.19	57.45	64.09	6.63	-0.10
21	BALODA BAZAR	5276.6	6063	5955.51	3544.79	3898.44	3978.8	67.18	64.30	66.81	2.51	-0.37
22	DHAMTARI	5001.84	5685	5576.33	3343.82	3617.54	3749.09	66.85	63.63	67.23	3.60	0.38
23	RAJNANDGAON	7192.51	8162.92	7903.26	4576.26	5023.81	5322.13	63.63	61.54	67.34	5.80	3.72
24	KHAIRAGARH CHHUIKHADAN-GANDAI	1366.14	1636.9	1615.33	950.13	993.41	1095.43	69.55	60.69	67.81	7.13	-1.73
25	MUNGELI	2077.43	2372.06	2308.84	1416.06	1451.69	1570.04	68.16	61.20	68.00	6.80	-0.16
26	KONDAGAON	2070.99	2364.14	2357.17	1432.14	1529.63	1630.16	69.15	64.70	69.16	4.46	0.01
27	BASTAR	5721.98	6150.99	6234.25	3858.8	4165.4	4367	67.44	67.72	70.05	2.33	2.61
28	KOREA	2164.31	2293.21	2325.59	691.9	1859.14	1844.64	31.97	81.07	79.32	-1.75	47.35
29	DANTEWADA	2400.69	2489.13	2694.86	2240.84	2709.85	2264.68	93.34	108.87	84.04	-24.83	-9.30
30	KABIRDHAM	2854.58	3340.8	3293.71	2378.04	2626.59	2812.07	83.31	78.62	85.38	6.76	2.07
31	RAIGARH	9474.87	10427.62	10571.71	7405.34	8587.91	9082.75	78.16	82.36	85.92	3.56	7.76

32	MAHASAMUND	4397.93	5366.97	5127.54	3881.09	4174.29	4458.59	88.25	77.78	86.95	9.18	-1.29
33	RAIPUR	77184.18	85069.8	84703.88	86550.56	99528.95	102414.18	112.14	117.00	120.91	3.91	8.77
GRAND TOTAL		247644.7	274625.4	273488.66	189420.54	213236.15	220507.56	76.49	77.65	80.63	2.98	4.14

As on 30.09.2024 there are 2 districts having CD ratio less than 40%. However, the CD ratio in Manendragarh-Chirmiri-Bharatpur (MCB) district has been increased on Q-o-Q & Y-o-Y basis whereas in Surajpur district CD ratio has witnessed growth on Q-o-Q basis only.

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%.

8. Review of Performance under Annual Credit Plan 2024-25:

ACHIEVEMENT UNDER ACP OF THE STATE Q-2 FY 2024-25

(No. in Actuals & Amount in Crores)

Sr. No.	Sector	FY 2023-24 (Sept' 23)			FY 2024-25 (Sept' 24)					
		Target (Amt.)	Achiv. (Amt.)	Achiv. (%)	Target		Achievement		Achiv. (%)	
					No.	Amt.	No.	Amt.	No.	Amt.
1	Agriculture (1a+1b+1c)	35,012.63	17,246.53	49.26	30,53,029	41,800.94	19,99,369	19,535.27	65.49	46.73
1a	Farm Credit {1a(i)+1a(ii)}	28,752.43	12,894.56	44.85	29,00,129	37,124.22	19,88,244	14,063.30	68.56	37.88
1a(i)	Crop Loan	21,934.03	10,520.97	47.97	23,76,132	29,300.22	17,79,034	11,348.10	74.87	38.73
1a(ii)	Term Loan	6,818.40	2,373.59	34.81	5,23,997	7824.00	2,09,210	2,715.20	39.93	34.70
1b	Agri Infra	1,871.55	116.16	6.21	91,691	1,093.73	1,432	204.38	1.56	18.68
1c	Ancillary Activity	4,388.65	4,235.81	96.47	61,209	3,582.99	9,693	5,267.59	15.84	147.01
2	MSME (2a+2b+2c+2d)	14,243.73	26,742.29	187.75	6,48,780	48,713.65	1,44,142	35,030.77	22.22	71.91
2a	Micro Enterprises	5,192.19	10,835.86	208.71	3,50,393	18,768.69	1,30,268	14,529.91	37.18	77.42
2b	Small Enterprises	3,809.19	8,817.03	231.51	64,818	15,309.71	11,461	11,553.35	17.68	75.46
2c	Medium Enterprises	2,252.41	7,037.30	312.42	35,069	11,635.42	2,336	8,861.32	6.66	76.16
2d	Others under MSMEs	2,989.94	52.10	1.74	1,98,500	2,999.83	77	86.19	0.04	2.87

3	Other Priority Sector (3a+3b+3c+3d+3e+3f)	4987.47	2,836.22	56.87	4,22,399	6,480.53	1,05,997	3,219.68	25.09	49.68
3a	Export Credit	297.63	1,392.29	467.79	7,437	1,679.99	257	1,754.20	3.46	104.42
3b	Education (Priority Sector)	366.25	46.76	12.77	45,687	294.54	3,985	59.21	8.72	20.09
3c	Housing (Priority Sector)	1,940.71	659.73	33.99	21,286	1,610.48	13,167	699.62	61.86	43.44
3d	Social Infrastructure	980.79	8.63	0.88	45,846	476.94	135	3.69	0.29	0.78
3e	Renewable Energy	457.68	0.02	0.00	42,710	438.06	11	0.35	0.03	0.08
3f	Others	944.41	728.79	77.17	2,59,433	1,980.52	88,442	702.61	34.09	35.48
4	Total Priority Sector (1+2+3)	54,243.83	46,825.04	86.32	41,24,208	96,995.12	22,49,508	57,785.72	54.54	59.58
5	Total Non - Priority Sector(5a+5b+5c+5d+5e)	10,381.97	62,023.93	597.52	18,81,919	45,161.38	4,14,293	83,165.41	22.01	184.15
5a	Agriculture(NPS)	0.85	4,574.28	538150.59	702	26.80	1,849	9,753.94	263.39	36561.38
5b	Education(NPS)	60.67	43.90	72.59	388	36.24	713	83.71	183.76	231.69
5c	Housing(NPS)	8,110.36	1,491.80	18.39	53,244	11,669.70	17,343	2,579.08	32.57	22.10
5d	Personal Loans under Non-Priority Sector	874.70	2,234.22	255.61	71,156	3,168.37	46,043	2,560.18	64.71	80.81
5e	Others(NPS)	1,335.39	53,679.73	4020.74	17,56,429	30,260.27	3,48,345	68,188.50	19.83	225.34
6	Total Credit Plan (4+5)	64,625.80	1,08,848.97	168.43	60,06,127	1,42,156.50	26,63,801	1,40,951.13	44.35	99.15

Agency wise status of ACP Achievement

Sept' 30, 2024

Amount in

Crores

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%
PSBs	14,033.48	5,605.24	39.94	24,151.58	16,557.27	68.56	41,445.01	23,955.60	57.80
PVTs	10,157.09	5,097.11	50.18	21,215.01	16,830.14	79.33	33,474.93	22,868.69	68.32

Commercial Banks	24,190.57	10,702.35	44.24	45,366.59	33,387.41	73.59	74,919.94	46,824.29	62.50
Cooperative Banks	13,400.99	7,450.84	55.60	208.56	0.00	0.00	14,043.93	7,584.46	54.01
RRBs	3,301.15	1,001.24	30.33	2,313.20	1,293.65	55.92	5,998.69	2,480.11	41.34
Small Finance Banks	908.23	380.84	41.93	825.30	349.71	42.37	2,032.56	896.86	44.12
Total	41,800.94	19,535.27	46.73	48,713.65	35,030.77	71.91	96,995.12	57,785.72	59.58

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 152)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 153)**.

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 crores, 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 crores 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 crores.

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 total credit potential for Chhattisgarh State under Priority Sector at Rs. 83,980.89 crores. The credit projections for Agriculture sector for 2024-25 has been assessed at Rs. 30,100.99 crores. For MSME sector a potential of Rs. 48,729.57 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 at Rs. 5,150.33 crores.

The Department of Financial Services, MoF, GoI vide their letter F.No. 12/3/2022- AC, dated 17.09.2024 has advised the agency-wise and purpose-wise agriculture Credit target for the year 2024-25, as under:

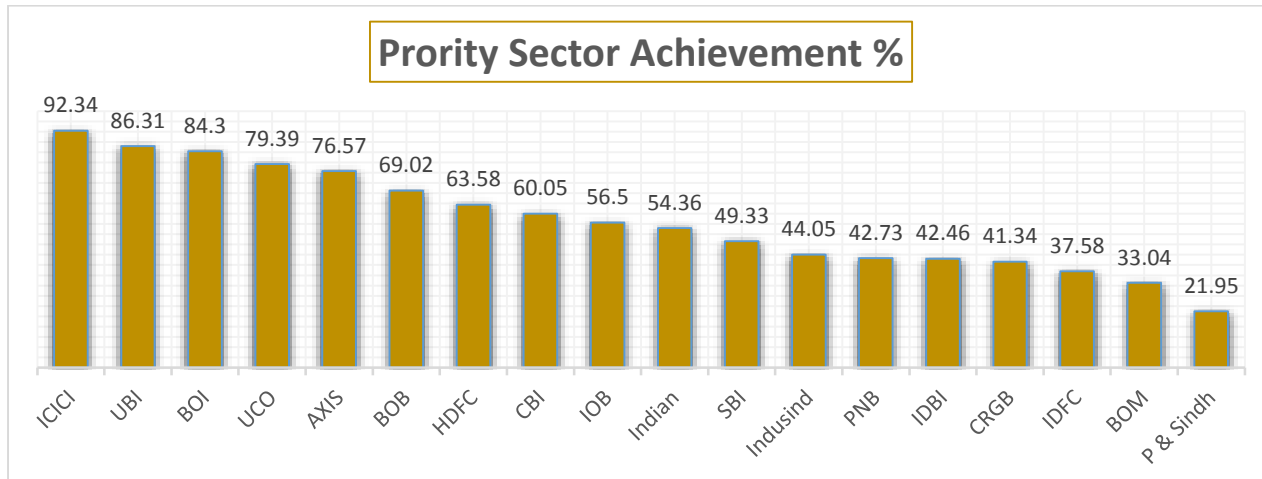
(Rs. crores)

Agency	Total Working Capital/ Crop Loan	Term Loan	Total
Commercial Banks	13,800	11,300	25,100
Cooperative Bank	12,700	700	13,400
RRBs	2,800	500	3,300
Total	29,300	12,500	41,800

SLBC has reassessed the credit projection for agriculture sector as advised by GoI at Rs. 41,800 crores for the FY 2024-25. **We request house to approve the “Annual Credit Plan for the year 2024-25” as undermentioned below:-**

Agriculture : Rs. 41,800.94 crores
MSME : Rs. 48,713.65 crores
Other Priority Sector : Rs. 6,480.53 crores
Total Priority Sector : Rs. 96,995.12 crores

**Achievement % under Annual Credit Plan by major banks
FY 2024-25 (Q2)**



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

(Rs. in Crores)

Component	As on 30 th Sept' 2023	As on 30 th June' 2024	As on 30 th Sept' 2024	Q-o-Q Growth	
				Amount	%
Export	1,392.29	1,237.12	1,754.20	517.08	41.80
Social Infrastructure	8.63	1.94	3.69	1.75	90.21
Renewable Energy	0.02	0.20	0.35	0.15	75.00

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.

9. 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. 30.06.2023.

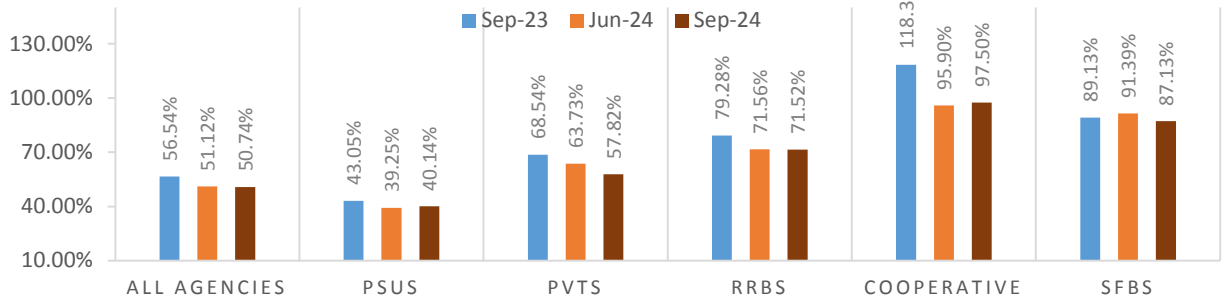
PSL Advances as on 30.09.2024: Rs. 96, 124.61 crores

Total Advances as on 30.09.2023: Rs. 1, 89,456.32 crores

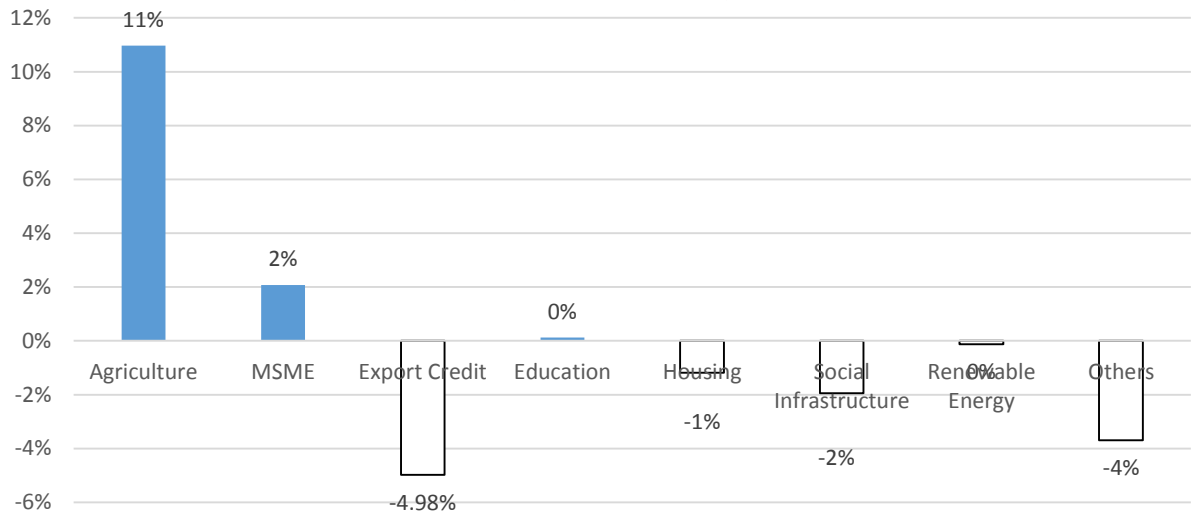
Ratio of PSA to Total Advances: **50.74%** which is above benchmark of 40%

- **Priority sector advances increased by 13.67% in Sept' 2024 as compared to an increase of 22.36 % in Sept' 2023.**
- **The outstanding credit to priority sector grew to Rs. 96,124.60 crores at the end of Sept' 2024 from Rs. 84,561.23 crores previous year.**

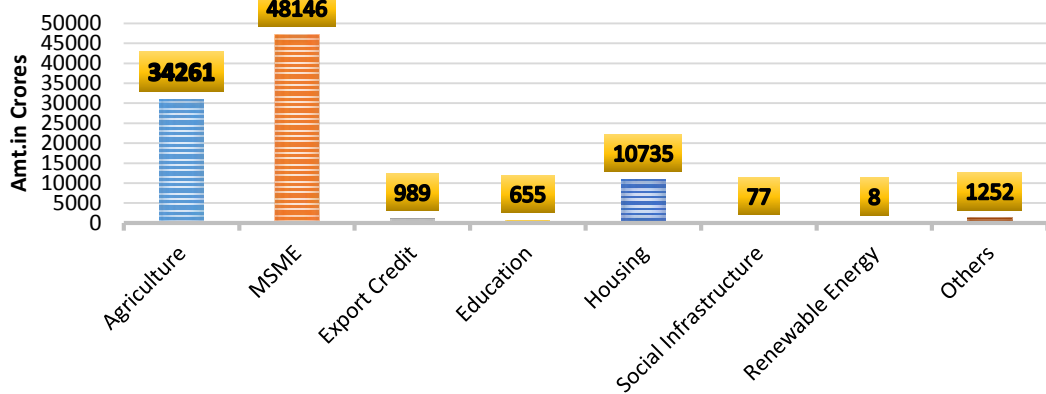
AGENCY WISE % OF PS ADV TO TOTAL ADVANCES



PSL Category-wise Q-o-Q growth



PS ADV. AS ON 30.09.2024



Targets /Sub-targets for Priority sector

Agency	PS advances as on 30.09.2024	% Achiv. Of NBC	Benchmark	Agri Advances as on 30.09.2024	% Achiv. Of NBC	Benchmark	Weaker Section advances as on 30.09.2024	% Achiv. Of NBC	Benchmark	Micro Enterprises as on 30.09.2024	% Achiv. Of NBC	Benchmark
PSUs	43,815.14	40.14%	40%	11,940.60	10.94 %	18%	9,220.81	8.35 %	12%	12,131.32	11.11 %	7.50 %
PVTs	34,650.59	57.82%		9,136.46	15.25 %		6,478.84	11.54%		8,838.46	14.75 %	
Commercial Banks	78,465.73	46.40%		21,077.06	12.46 %		15,699.65	9.41 %		20,969.78	12.40 %	
RRBs	5,104.37	71.52%	75%	2,892.29	40.52 %		3,522.15	49.10%	15%	905.38	12.69 %	
SFBs	2,842.71	87.13%		1,012.69	31.04 %		1,896.10	60.07%	12%	1,079.27	33.08 %	

It reveals from the above data that the Priority Sector Advances of Commercial Banks & Small Finance Banks have surpassed the benchmark while RRBs are slightly less than the stipulated benchmark.

RRBs and SFBs have achieved/surpassed the stipulated benchmark of 18% & 7.50% under Agricultural Advances and Micro Enterprises. They have also surpassed the stipulated benchmark of 15% (RRBs) & 12% (SFBs) respectively under weaker Section Advances.

From the above table, it can be observed that except the benchmark under PS advances and Micro Enterprises, Commercial Banks have not achieved the stipulated benchmark of 18% under Agricultural Advances.

The Member Banks which are below the benchmark are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 131)**.

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

(Amount in Crores)

Sr. No.	Bank Name	PSA Advances as on 30.06.2024	PSA Advances as on 30.09.2024	Growth
1	IDBI BANK LTD.	2,416.10	1,796.23	-619.87
2	INDUSIND BANK	1,874.83	1,741.44	-133.39
3	FEDERAL BANK	294.97	168.06	-126.91

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

(Rs in Crores)

As on 30 th Sept' 2023	As on 30 th June '2024	As on 30 th Sept' 2024	Q-o-Q Growth	
			Amount	%
10,525.13	10,863.28	10,735.40	-127.88	-1.18

- As of 30th Sept' 2024, housing loan portfolio increased to Rs. 10,735.40 Crores compared to Rs. 10,525.13 crores in Sept' 2023, registering y-o-y growth of 2.00 % as compared to 19.67 % last year.

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

(Rs. in Crores)

As on 30 th Sept' 2023	As on 30 th June '2024	As on 30 th Sept' 2024	Q-o-Q Growth	
			Amount	%
660.13	654.32	655.08	0.76	0.12

- Portfolio under education loan increased to Rs.655.08 crores in Sept' 2024, which was Rs. 654.32 crores as of June' 2024, registering Q-o-Q growth of 0.12 % as compared to 1.70% in Sept' 2023.

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 3) (Page No. 137)**

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 2024-25 is as under: For FY 2024-25, Interest Subsidy Claims till 30.09.2024.

(Rs. in Lacs)

Category	FY 2023-24		FY 2024-25	
	No of Accounts	Interest Subsidy	No of Accounts	Interest Subsidy
General	1193	265.30	250	58.80
OBC	997	181.37	151	27.10
SC	360	63.10	42	6.30
ST	243	40.40	24	3.80
Total	2793	550.17	467	96.00

Bank- wise Interest Subsidy details are placed at **Annexure- E (Page No. 99)**.

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBY) -

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 MMUSBAY for 2023-24 is as under:

(Rs. in Lacs)

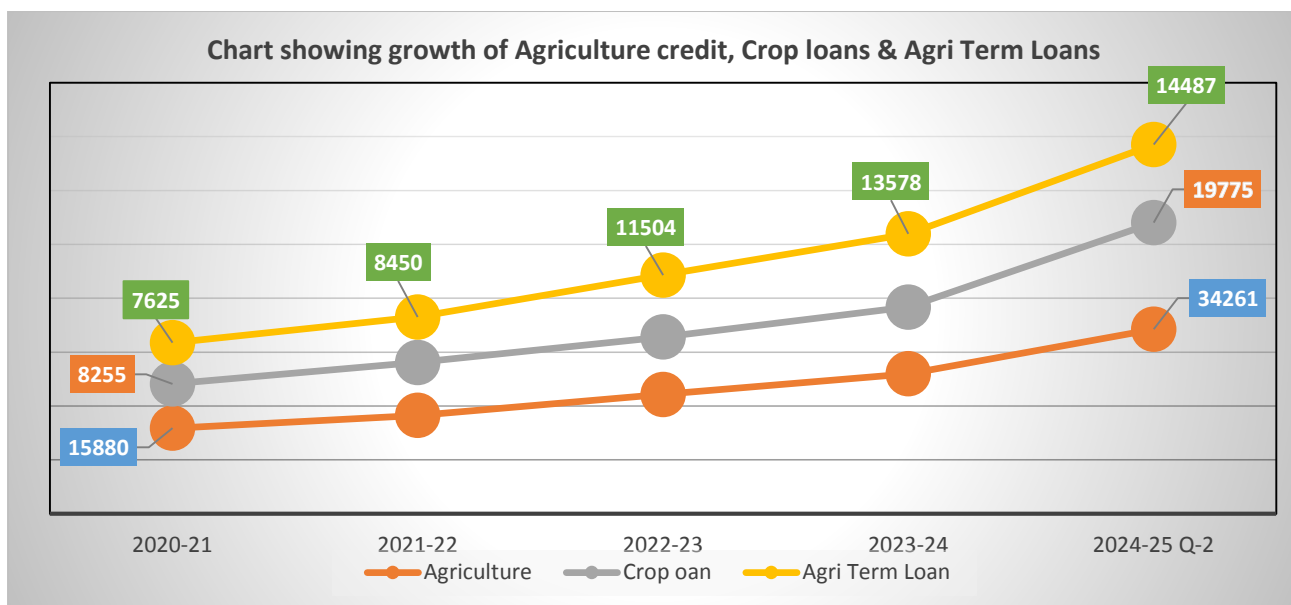
Category	No. of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	314	545.60	61.61	57.26
OBC	435	754.96	90.66	85.69
SC	134	256.82	29.66	27.57
ST	93	146.65	17.76	17.28
Total	976	1704.03	199.69	187.80

Bank- wise Claim details are placed at **Annexure- E1 (Page No. 100)**.

MMUSBAY 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

10. Agriculture Advances:

- ❖ Agricultural Advances as on 30.09.2024: Rs. 34,261.45 crores
- ❖ Total Advances as on 30.09.2023: Rs. 1, 89,456.35 crores
- ❖ Ratio of Agricultural advances to Total Advances: **18.08%** which is above the benchmark of 18%.



- **Agriculture credit accounts for 18.08% of the total bank's credit and 35.64 % of total priority sector portfolio as on Sept' 30, 2024.**
- **Agriculture credit increased by 14.63 % y-o-y to Rs.34, 261.45 crores in Sept' 2024 from Rs.29, 888.90 crores corresponding previous year.**
- **The total outstanding under Agriculture Cash Credit was Rs. 19,774.62 Crores and under Agriculture Term Loan was Rs. 14,486.87 Crores as at the end of quarter ended Sept' 2024. The share of crop loans and term loans were 57.72% and 42.28% respectively. Banks are requested to increase KCC as well as investment credit in Agriculture Segment.**

Agency wise growth under Agriculture

Amount in crores

Sr. No.	Agency	Sept' 23	June' 24	Sept' 24	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	10,372.15	11,574.30	11,940.60	366.30	1,568.45	3.16	15.12
2	Private Sector Banks	7,124.76	9,121.82	9,136.46	14.64	2,011.70	0.16	28.24
3	Regional Rural Bank	2,296.97	2,368.86	2,892.29	523.43	595.32	22.10	25.92
3	Cooperative Bank	9,219.59	6,766.05	9,279.41	2,513.36	59.82	37.15	0.65
4	Small Finance Banks	906.84	1,043.03	1,012.69	-30.34	105.85	-2.91	11.67
5	Total	29,920.31	30,874.06	34,261.45	3387.39	4341.14	10.97	14.51

Growth under Crop Loans

Amount in crores

Sr. No.	Agency	Sept' 23	June' 24	Sept' 24	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	4,559.01	4,706.38	4,935.93	229.55	376.92	4.88	8.27
2	Private Sector Banks	2,448.51	3,162.53	3,338.85	176.32	890.34	5.58	36.36
3	Regional Rural Bank	1,676.65	1,831.57	2,377.49	545.92	700.84	29.81	41.80
3	Cooperative Bank	9,036.60	6,608.11	9,120.65	2,512.54	84.05	38.02	0.93
4	Small Finance Banks	1.98	1.72	1.70	-0.02	-0.28	-1.16	-14.14
5	Total	17,722.75	16,310.31	19,774.62	3464.31	2051.87	21.24	11.58

Growth under Agriculture Term Loans

Amount in crores

Sr. No.	Agency	Sept' 23	June' 24	Sept' 24	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	5,813.16	6,867.91	7,004.69	136.78	1,191.53	1.99	20.50
2	Private Sector Banks	4,676.23	5,959.32	5,797.64	-161.68	1,121.41	-2.71	23.98
3	Regional Rural Bank	620.31	537.29	514.79	-22.50	-105.52	-4.19	-17.01
3	Cooperative Bank	182.98	157.94	158.76	0.82	-24.22	0.52	-13.24
4	Small Finance Banks	904.86	1,041.31	1,010.99	-30.32	106.13	-2.91	11.73
5	Total	12,197.54	14,563.77	14,486.87	-76.90	2289.33	-0.53	18.77

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E- 1) (Page No. 132 & 133)**.

KCC Loan – During the year 2024-25, 72,922 new KCC cards amounting to Rs. 1,134.22 Crores has been sanctioned by Banks in Chhattisgarh.

Outstanding as on 30th Sept' 2024	
No. of KCC	Amount Outstanding (in Crores)
22,28,260	15,749.82

Details of Bank wise information of KCC are shown in **Annexure- F (Page no. 101)**.

10 (a). Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME): Ministry of Food Processing Industries (MoFPI) in partnership with the states had launched an all India centrally sponsored “PM formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for up gradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalization of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crores. The

scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value.

Targets under this scheme have been allotted to the member banks vide letter SLBC 2024-25/15 dated 18.05.2024 and the member banks were advised to further allocate these targets district-wise looking to the branch business and potential area.

The present position of the banks as on 30.09.2024 under the scheme is as under:

Category	Target for the year 2024-25	Total Sponsored Application	No. of application sanctioned	No. of application rejected	No. of application pending
PSBs (12)	1030	598	106	266	226
PVTs (16)	645	142	16	26	100
RRB (1)	100	69	12	39	18
Cooperative (1)	125	1	0	0	1
SFBs (4)	100	3	0	0	3
Total	2000	813	134	331	348

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. 102 & 103)**.

10 (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 Crores 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 crores 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 crores. The fee for this coverage will be paid by the Government.

However, through their letter DO.No.AS (MA)/01/2023 dated 02.01.2023 the Ministry of Food Processing Industries has informed about the convergence of PMFME scheme with AIF.

The summary of status of applications processed by Banks as on 30.11.2024 is as under: -

Amount in Crores									
Sponsored Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks		Pending at Bank Level	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
2273	2335.35	1478	1471.75	1320	1050.87	508	770.67	206	236.07

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure- F2 (Page No. 104 & 105)**.

10 (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 10.09.2024 have informed that Nationwide AHDF KCC campaign has resumed from 15.09.2024 to 31.03.2025.

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.

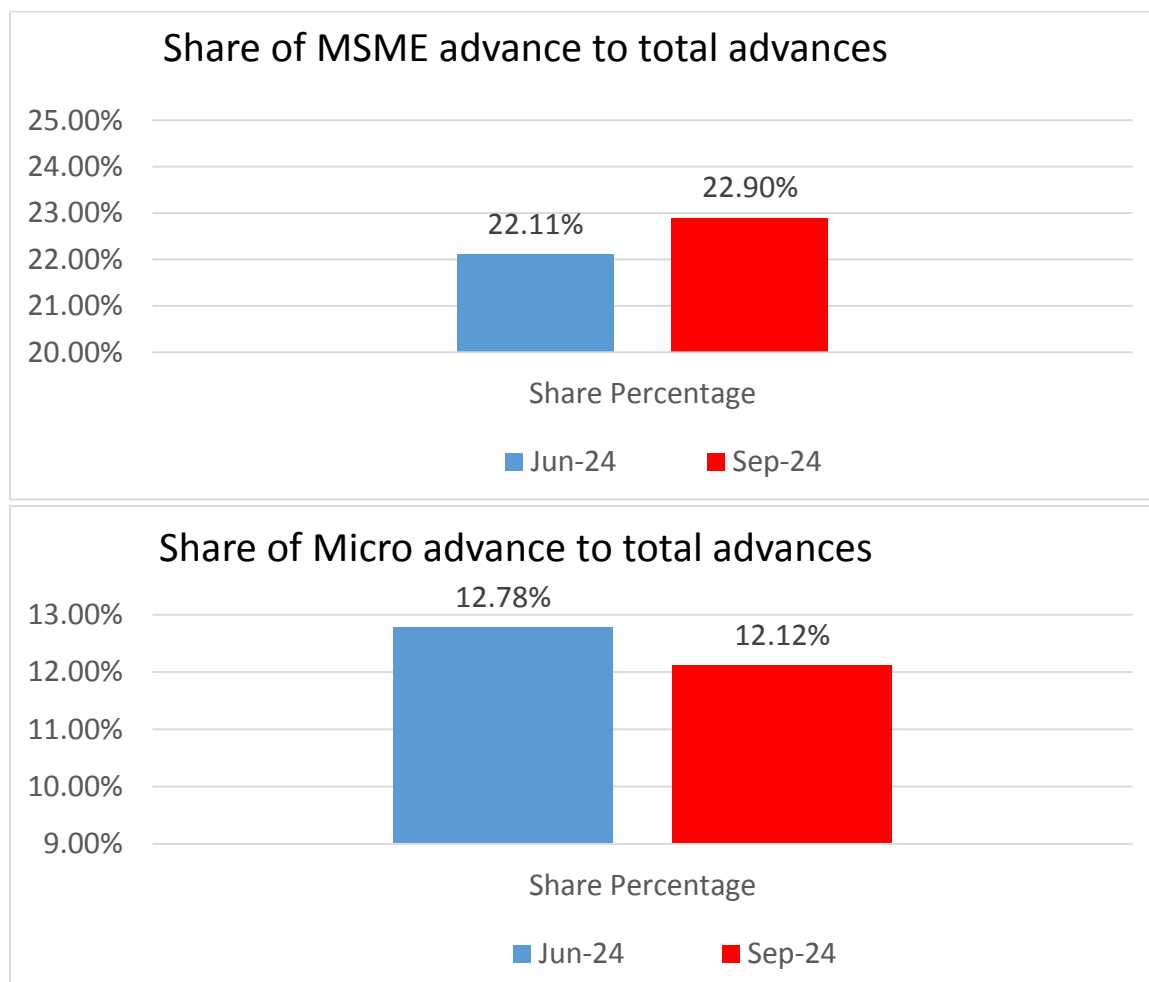
Under this campaign, the progress made so far as on 29.11.2024 is placed below:

KCC To Animal Husbandry's Farmers	Received Applications	Accepted Applications	Sanctioned Applications	Rejected Applications	Pending More Than 15 Days
	66,756	65,809	20,660	42,429	2,435
KCC To Fisheries Farmers	10,259	10,238	3,474	6,086	536

Details of Bank-Wise & District Wise information of KCC to AH Dairy is placed as **Annexure-F3 (Page No. 106 & 107)**.

Details of Bank-Wise & District Wise information of KCC to Fisheries is placed as **Annexure-F4 (Page No. 108 & 109)**

11. Flow of credit to MSMEs:



Growth under MSMEs (Sept'24)

Amount in

crores

Sr. No.	Particulars	Sept' 23	June' 24	Sept' 24	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Credit to MSEs (Micro & Small Enterprises)	32,359.88	37,305.28	37,836.54	531.26	5,476.66	1.42	16.92
2	Micro Enterprises	19,209.75	22,771.01	22,954.69	183.68	3,744.94	0.81	19.49
3	% credit to Micro enterprises to MSE	59.36	61.04	60.67	-0.37	1.31	----	----

4	% credit to Micro enterprises to total credit	12.84	12.78	12.12	-0.66	-0.72	----	----
5	Small Enterprises	13,150.13	14,534.27	14,881.85	347.58	1731.72	2.39	13.17
6	Medium Enterprises	9,417.03	9,734.74	10,210.99	476.25	793.96	4.89	8.43
7	Other MSME	251.61	126.98	98.76	-28.22	-152.85	-22.22	-60.75
8	Total Credit to MSMEs	42,028.52	47,167.00	48,146.29	979.29	6117.77	2.08	14.56
9	Total Bank's Credit (Corresponding Yr. i.e. Sept' 22, June' 23 & Sept' 23)	1,49,567.48	1,78,207.65	1,89,456.32	11,248.67	39,888.84	6.31	26.67
10	NPA under MSMEs	2,318.73	2,026.17	2,102.66	76.49	-216.07	3.78	-9.32
11	% NPA of the total MSME	5.52	4.30	4.37	0.07	-1.15	----	----

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 134)**.

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. 30.09.2023

Bank wise information of Micro Enterprises Advances are shown in **Table No. 1(F-1) (Page No. 135)**.

- **Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 22,954.69 crores**
- **Total Advances as on 30.09.2023: Rs.1, 89,456.32 crores.**
- **Share of Micro Credit to Total Advances: 12.12% as on 30.09.2024, 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 30.09.2023	MICRO ENTERPRISES (Including Khadi & village Industries) As on 30.09.2024	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	APEX BANK	9,9961.17	0.39	0.00
2	SURYODAY SMALL FIN. BANK	138.56	0.70	0.51
3	DBS Bank India (E-LVB)	69.24	0.97	1.40
4	FEDERAL BANK	460.13	27.80	6.04
5	STATE BANK OF INDIA	45,353.72	3,188.67	7.03
All Banks		1, 89,456.32	22, 954.69	12.12

In Sept' 2024 quarter there are only 05 banks below the benchmark of 7.50%, out of which FEDERAL BANK & STATE BANK OF INDIA has gradually increased their Share of Micro Credit to Total Advances as compared to December quarter.

11 (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.

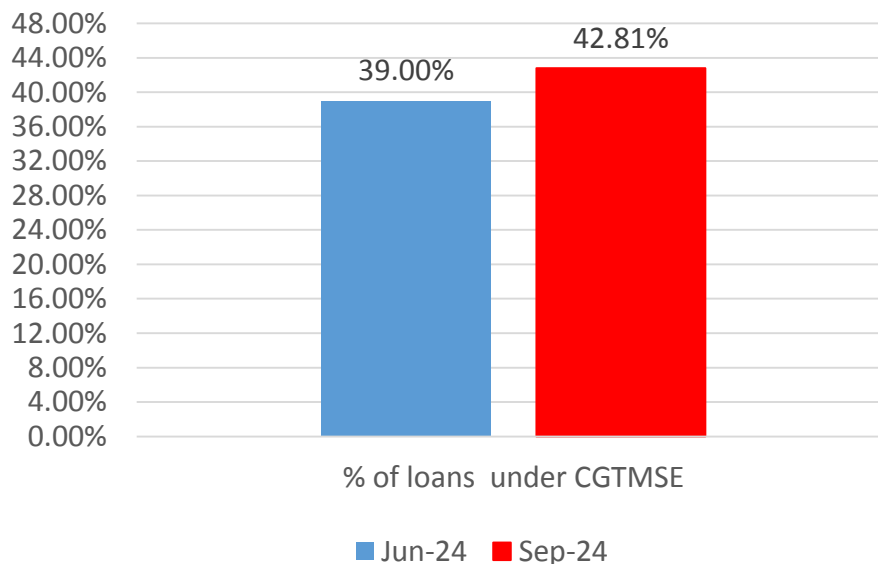
Position of CGTMSE coverage to MSME sector as on 30.09.2024

Category	CGTMSE Coverage
PSBs	58.08%
RRB	45.37%
PvSBs	1.10%
SFBs	0.03%
Total	39.00%

Lead Banks:

- CBI (3%) ↑
- BOB (1%) ↑
- SBI (31%) ↑

Loans up to Rs. 500 lakhs covered under CGTMSE



1,60, 855 cases of Rs. 6,615.18 crores have been covered by all banks in the Chhattisgarh State as on 30.09.2024. All Member Banks are requested to cover all eligible micro and small enterprises loan accounts up to Rs. 5.00 crores mandatory under Credit Guarantee Scheme of CGTMSE as per objective of Ministry of Finance, Government of India.

11 (b). PRADHAN MANTRI SURYA GHAR: MUFT BIJLI YOJANA: PMSGMBY

The Ministry of New and Renewable Energy (MNRE), Government of India, came up with PM Surya Ghar Yojana with a target of 1 crores solar units in residential houses. In this regard, DFS vide letter dated 13th Sept' 2024 advised SLBC Conveners to monitor the implementation of this scheme in their respective State and also advised to review the performance of the scheme at the SLBC level.

The summary of status of applications processed by Banks as on 30.09.2024 is as under: -

Amount in Crores						
Application Received	Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending at Bank Level
No.	No.	Amount	No.	Amount	No.	No.
285	145	3.77	108	2.96	53	87

Details of Bank-Wise & District-Wise information of PMSGMBY is placed as **Annexure-G (Page No. 110 & 111)**.

All member banks are requested to finance the maximum under the said scheme.

12. 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. 30.09.2023

Weaker Section Advances as on 30.09.2024: Rs. 27, 926.21 crores.

Total advances as on 30.09.2023: Rs. 1, 89,456.32 crores.

Ratio of Weaker Section Advances to Total Advances: 14.74% which is above the bench mark level of 12%.

Amt. in Crores				
Weaker Section Advances	Sept-23	June-24	Sept-24	Q-o-Q Growth Amt.
	25,921.89	27,022.17	27,926.21	904.04
Total Advances	Sept-22	June-23	Sept-23	
	1,49,567.48	1,78,207.65	1,89,456.32	
Ratio of Weaker Section Advances to Total Advances	Sept-23	June-24	Sept-24	Q-o-Q Growth %
	17.33	15.16	14.74	3.35

Since the Weaker section includes mainly SC/ST beneficiaries, the separate Sub-

Committee meeting for SC/ST is not feasible.

Banks with Weaker Section Advances Below 12%				
Sr. No.	Name of the Bank	Total Advances as on 30.09.2023	Advances to Weaker Section As on 30.09.2024	% of Advances To Weaker Sections
1	DBS BANK INDIA (E-LVB)	0.01	0.04	0.00
2	KARNATAKA BANK	42.5	8.77	1.29
3	ICICI BANK	468.39	4.11	2.20
4	CITY UNION BANK	2.14	1.58	2.86
5	INDIAN BANK	244.86	3.89	2.95
6	YES BANK	60.83	3.07	3.94
7	IDBI BANK	217.29	3.93	3.99
8	BANK OF INDIA	297.82	4.76	4.84
9	TAMILNAD MERCANTILE BANK	0.74	5.21	5.53
10	UCO BANK	308.15	6.20	5.85
11	STATE BANK OF INDIA	2221.51	4.45	5.95
12	KARUR VYSYA BANK	0.8	8.33	5.96
13	PUNJAB NATIONAL BANK	743.79	5.25	5.97
14	AXIS BANK	593.8	7.03	7.88
15	HDFC BANK	1080.03	4.87	8.62
16	UNION BANK OF INDIA	548.04	9.36	9.00
17	FEDERAL BANK	50.17	8.45	10.91
18	BANK OF MAHARASHTRA	147.03	6.57	11.32
	All Banks	1,89,456.32	27,926.21	14.74

Bank wise details are shown in **Table No. 1(G) (Page No. 138)**.

13. Position of NPAs as on 30.09.2024:

(Rs. in Crores)

Banks	June' 2024			Sept' 2024			Net Change In NPA
	Advances	NPA	% NPA	Advances	NPA	% NPA	
Public Sector Bank	1,23,372.13	4,847.41	3.93	1,25,580.53	4,859.48	3.87	12.07
Private Sector Bank	69,886.87	1,081.21	1.55	71,716.48	1,213.55	1.69	132.34
Cooperative Banks	7,882.59	311.35	3.95	10,349.15	330.25	3.19	18.90
CRGB	8,206.01	184.30	2.25	8,816.32	180.38	2.05	-0.20
Small Finance Bank	3,888.71	154.52	3.97	4,045.07	170.15	4.21	15.63
Total	2,13,236.32	6,578.79	3.09	2,20,507.56	6,753.81	3.06	175.02

Bank wise NPA are shown in **Table No. 11(H) (Page No. 165)**.

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

(Rs. in Crores)

Priority Sector NPA as on 30.09.2024										
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	837.16	1,747.33	45.07	116.59	54.58	0.00	5.73	2,806.46	43,815.15	6.41
PRIVATE	333.76	258.36	0.39	38.96	0.08	0.00	37.27	668.82	34,650.59	1.99
COOP	137.63	0.39	0.21	32.33	0.00	0.00	55.28	225.84	9,711.79	2.33
RRBs	69.89	52.42	0.98	11.99	0.00	0.00	0.38	135.66	5,104.37	2.66
SMALL FIN.	74.42	44.16	0.03	2.39	0.00	0.00	10.68	131.68	2,842.71	4.63
GRAND TOTAL	1,452.86	2,102.66	46.68	202.26	54.66	0.00	109.34	3,968.46	96,124.61	4.13

(Rs. in crores)

Non-Priority Sector NPA as on 30.09.2024								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	28.34	0.68	109.11	82.04	1832.85	2,053.02	81,765.39	2.51
PRIVATE	2.73	0.12	69.62	49.02	423.24	544.73	37,065.89	1.47
COOP.	0.00	0.00	0.00	16.41	88.00	104.41	637.36	16.38
RRBs	0.00	0.00	2.61	37.33	4.78	44.72	3,711.95	1.20
SMALL FIN. BANK	0.00	0.00	3.21	0.09	35.17	38.47	1,202.36	3.20
GRAND TOTAL	31.07	0.80	184.55	184.89	2,384.04	2,785.35	1,24,382.95	2.24

KCC NPA: Out of Total NPA, KCC NPA- 39,137 accounts of Rs 712.89 Crores as per Annexure- H (Page No. 112 & 113)

Cases under SARFAESI: As per Section 14 of the SARFAESI Act banks require support from District Magistrates for attachment of property and quick enforcement of the Act. Huge applications are pending for DM permission and assistance for taking physical possession of charged assets under the Act. It is reported that 919 numbers of applications involving Rs. 528.74 Cr of different banks for attachment of property under

section 14 of SARFAESI Act are pending with District Magistrates as per **Annexure– H1 (Page No. 114 & 115)**.

Finance Dept., Govt. of Chhattisgarh is requested to issue a suitable advisory to District Collectors –

a) To dispose of applications pending for more than 60 days.

b) Ensure that possession is handed over to concerned Banks/ Financial Institutions, if the order is already issued.

RRC Cases: Position as on Sept' 2024: A total of 21, 581 cases of RRCs aggregating Rs.186.56 crores are pending for recovery as at the end of Sept ' 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.

13 (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.

14. Issues remaining unresolved at DCC/DLRC meeting: As against 66 DCC & 66 DLRC meetings to be conducted till Sept' 2024, 59 DCC & 59 DLRC meetings have been conducted so far up to quarter ended Sept' 2024. In 7 Districts meetings are yet to be conducted for quarter ended Sept' 2024. 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. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter.

District wise detail of meeting conducted is as under:

Sr. No	Districts	DCC/DLRC meetings to be held up to 30.09.2024	DCC/DLRC meeting held during 2024-25	BLBC meetings to be held up to 30.09.2024	BLBC meeting held during 2024-25
1	Balod	4	4	10	10
2	Baloda Bazar	4	4	10	10
3	Balrampur	4	4	12	12
4	Bemetera	4	4	8	8
5	Bijapur	4	2	8	8
6	Bilaspur	4	4	8	8
7	Dantewada	4	2	8	8
8	Dhamtari	4	4	8	8

9	Durg	4	4	6	6
10	Gariaband	4	4	10	10
11	Gaurell-Pendra-Marwahi	4	4	6	6
12	Jagdalpur	4	2	14	14
13	Janjgir - Champa	4	4	10	10
14	Jashpur Nagar	4	4	16	16
15	Kanker	4	4	14	14
16	Kabeerdham	4	4	8	8
17	Kondagaon	4	2	10	10
18	Korba	4	4	10	10
19	Koriya	4	4	4	4
20	Mahasamund	4	4	10	10
21	Mungeli	4	4	6	6
22	Narayanpur	4	4	4	4
23	Raigarh	4	2	14	14
24	Raipur	4	4	8	8
25	Rajnandgaon	4	4	8	8
26	Sarguja	4	4	14	14
27	Sukma	4	4	6	6
28	Surajpur	4	4	12	12
29	Sakti	4	4	8	8
30	Mohla-Manpur Ambagarh Chouki	4	4	6	6
31	Khairagarh-Chhuikhadan-Gandai	4	2	4	4
32	Manendragarh-Chirmiri Bharatpur	4	4	6	6
33	Sarangarh-Bilaigarh	4	2	6	6
Total		132	118	292	292

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 2024-25, no 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. PRAGATI: Review of Social Security Scheme-

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 had launched a 3 months intensive saturation campaign starting from 15.10.2024 to 15.01.2025 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 4,10,727 (PMJJBY- 1,57,219 & PMSBY- 2,53,508) beneficiaries are enrolled under the two schemes till 13.12.2024

Progress made under PMJJBY, PMSBY and APY up to 30.09.2024 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2024	1,31,53,576	54,11,190	11,14,813	1,96,79,579
30.09.2024	1,39,79,502	58,71,764	12,51,254	2,11,02,520
% Growth in Enrolment (Renewal + New Enrollment) over March'24	6.28%	8.51%	12.24%	7.23%

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.09.2024 is placed at **Annexure- I (Page No. 116 & 117)**.

15 (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
30.11.2024	1,80,28,596	1,64,87,919	91	1,53,65,507	85	1,09,13,117
Growth 1.04.2022 to 30.11.2024	20,65,465	18,41,013		22,11,816	3	6,21,040

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 30.11.2024 are placed at **Annexure-I1 (Page No. 118 & 119)**.

15 (b). CENTRAL KYC RECORDS REGISTRY (CKYCRR):

Central Know your Customer record registry (CKYCRR) is a centralized repository established under PML Rules, 2005 (Maintenance of Records) in 2016 as a repository of KYC record. It was introduced by the Government of India and is managed by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI). Before this repository, when a person approaches the financial institution for opening an account, he/she needs to submit KYC documents to every financial institution. For any change in KYC details, individual needs to approach all the institutions where he/she have an account. Now, customer has to submit documents only once to any financial institution, the financial institutions upload the KYC details into this repository and the CKYCR issues a 14-digit unique CKYC Number, which can be used by the customers to maintain multiple account based relationships. In case of any changes to the personal information can be informed to only one institution and all other institutions customer has an account will be informed by CKYCR. As per PML guideline, every Reporting Entity within 10 days after the commencement of account-based relationship with the client has to file the electronic copy of the client's KYC records with the Central KYCR Registry. The CKYCR Registry shall process the KYC records received from reporting entity for deduplication and issue a 14-digit unique KYC identifier for each client to the reporting entity, which shall communicate the KYC identifier in writing to the customer. The registry has started Missed call facility (**no.7799022129**) and view only facility on CKYCR website to know CKYC card. All financial institutions regulated by entities like the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority (IRDA), and others are required to participate in the CKYC process. This system has become an essential part of the financial infrastructure in India, ensuring that customer data is securely managed while simplifying the KYC process for all parties involved.

Bank wise status is as below-

Sr. No	Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
1	PUNJAB AND SIND BANK	PSU Bank	632	0	22	632	0.00%
2	PUNJAB NATIONAL BANK	PSU Bank	63804	14	1503	63818	0.02%
3	STATE BANK OF INDIA	PSU Bank	102891	82656	107860	185547	44.55%
4	INDIAN BANK	PSU Bank	24328	1963	12016	26291	7.47%
5	Indian overseas bank	PSU Bank	4476	0	3	4476	0.00%
6	BANK OF BARODA	PSU Bank	54090	23667	31460	77757	30.44%
7	Union Bank Of India	PSU Bank	19750	2	2759	19752	0.01%
8	UCO BANK	PSU Bank	6671	5	50	6676	0.07%
9	CANARA BANK	PSU Bank	9745	0	4345	9745	0.00%
10	BANK OF INDIA	PSU Bank	36976	1	1685	36977	0.00%

11	CENTRAL BANK OF INDIA	PSU Bank	13356	0	4	13356	0.00%
12	BANK OF MAHARASHTRA	PSU Bank	17763	0	8605	17763	0.00%
SUB TOTAL (PSUs)			354482	108308	170312	462790	23.40%
13	INDUSIND BANK LIMITED	Private Bank	6363	1445	35287	7808	18.51%
14	HDFC BANK	Private Bank	12308	9755	36929	22063	44.21%
15	IDBI Bank Limited	Private Bank	5666	0	6862	5666	0.00%
16	ICICI BANK LIMITED	Private Bank	3222	35	5393	3257	1.07%
17	KARUR VYSYA BANK LIMITED	Private Bank	289	0	1123	289	0.00%
18	Jammu and Kashmir Bank Limited	Private Bank	96	0	0	96	0.00%
19	RBL Bank Ltd	Private Bank	1104	4641	5311	5745	80.78%
20	Axis Bank Limited	Private Bank	7505	21873	31482	29378	74.45%
21	CITY UNION BANK LTD	Private Bank	78	0	0	78	0.00%
22	YES BANK LIMITED	Private Bank	507	2686	2914	3193	84.12%
23	Kotak Mahindra Bank	Private Bank	4400	13955	16640	18355	76.03%
24	Bandhan Bank Limited	Private Bank	4010	428	11737	4438	9.64%
25	IDFC FIRST BANK LIMITED	Private Bank	5691	37456	79623	43147	86.81%
26	THE SOUTH INDIAN BANK LIMITED	Private Bank	170	897	922	1067	84.07%
27	The Karnataka Bank Limited	Private Bank	398	0	48	398	0.00%
28	Tamilnad Mercantile Bank Ltd	Private Bank	14	29	26	43	67.44%
29	THE FEDERAL BANK LTD	Private Bank	823	0	1804	823	0.00%
30	DCB BANK LIMITED	Private Bank	229	0	30	229	0.00%
SUB TOTAL (PRIVATE BANKS)			52873	93200	236131	146073	63.80%
31	EQUITAS SMALL FINANCE BANK LTD	Small Finance Bank	404	141	1107	545	25.87%
32	AU SMALL FINANCE BANK LIMITED	Small Finance Bank	1922	482	194	2404	20.05%
33	Suryoday Small Finance Bank Ltd	Small Finance Bank	656	2458	6711	3114	78.93%
34	UTKARSH SMALL FINANCE BANK LIMITED	Small Finance Bank	706	231	428	937	24.65%
35	UJJIVAN SMALL FINANCE BANK LTD	Small Finance Bank	1238	32	0	1270	2.52%
36	ESAF SMALL FINANCE BANK LIMITED	Small Finance Bank	2203	0	0	2203	0.00%
37	Jana Small Finance Bank Limited	Small Finance Bank	2769	68	52	2837	2.40%
SUB TOTAL (SMALL FIN. BANK)			9898	3412	8492	13310	25.63%
38	CHHATTISGARH RAJYA GRAMIN BANK	Regional Rural Bank	177542	0	21	177542	0.00%
SUB TOTAL (RRBs)			177542	0	21	177542	0.00%
39	APEX Bank	Cooperative Bank	27595	721	631	28316	0.03
SUB TOTAL (COOP.BANKS)			27595	721	631	28316	0.03
40	PAYTM PAYMENTS BANK LIMITED	Payment Bank	102	4	0	106	3.77%
41	Jio Payments Bank Limited	Payment Bank	305	914	4708	1219	74.98%
42	AIRTEL PAYMENTS BANK LIMITED	Payment Bank	24247	32230	43255	56477	57.07%
43	NSDL Payments Bank Limited	Payment Bank	2309	1	13	2310	0.04%
44	Fino Payments Bank Limited	Payment Bank	9344	110	2	9454	1.16%
45	INDIA POST PAYMENTS BANK LTD	Payment Bank	100504	0	1	100504	0.00%
SUB TOTAL (PAYMENT BANK)			136811	33259	47979	170070	19.56%
GRAND TOTAL			759201	238900	463566	998101	23.94%

16. 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 31.10.2024	% Ach.	As on 31.10.2024	% Ach.	As on 31.10.2024	% Ach.	As on 31.10.2024	% Ach.
Bastar	1,07,449	83	31,302	320	62,552	206	790	27
Bijapur	97,057	75	18,662	191	36,677	121	280	10
Dantewada	1,08,561	84	19,878	203	39,667	131	3,309	115
Kanker	1,31,417	101	50,134	513	93,115	307	3,207	111
Kondagaon	1,15,978	89	29,584	303	47,605	157	6,696	232
Korba	1,28,179	99	23,772	243	53,047	175	4,268	148
Mahasamund	1,50,751	116	26,982	276	69,955	231	5,480	190
Narayanpur	1,16,457	90	25,782	264	49,358	163	4,725	164
Rajnandgaon	2,37,818	183	42,270	432	81,483	269	8,372	290
Sukma	1,07,666	83	20,214	207	40,879	135	606	21
Average	1,30,133	100	28,858	295	57,434	190	3,773	131

17. 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 dated 28th August' 2024. The copy of the proposed format is handed over to the 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 [December' 2024](#)

18. Sustainable Development Goals (SDG): Progress in the State as on 30.09.2024

Sr. No.	Indicators	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	13.86	13.50	11.82	13.87
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	150.26	138.32	111.39	144.28
3	ATM per 100000 population	21.29	18.43	10.52	20.17
4	Proportion of Women A/c Holder in PMJDY	55.66	56.09	56.60	56.00
5	Percentage of Household with a Bank A/c	99.99	99.98	-	-

19. Progress under various digital delivery channels up to 30.09.2024 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 30.06.2024	As on 30.09.2024	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	71,731	1,84,182	1,12,451	156.77
2	Debit Card	1,39,94,179	2,09,49,792	2,06,83,921	-2,65,871	-1.27
3	Mobile Banking	6,44,306	1,11,51,799	78,97,806	-32,53,993	-29.18
4	Internet Banking	10,52,685	66,76,157	61,76,012	-5,00,145	-7.49
5	Credit Card	86,814	2,85,515	4,29,273	1,43,758	50.35
6	QR Code	-	21,11,988	11,06,515	-10,05,473	-47.61
7	UPI	-	70,03,153	61,23,420	-8,79,733	-12.56

Bank-wise & District-wise detailed progress is placed at **Annexure- J (Page No. 120 & 121)**.

*Payment Banks data included from Sept' 21 Quarter.

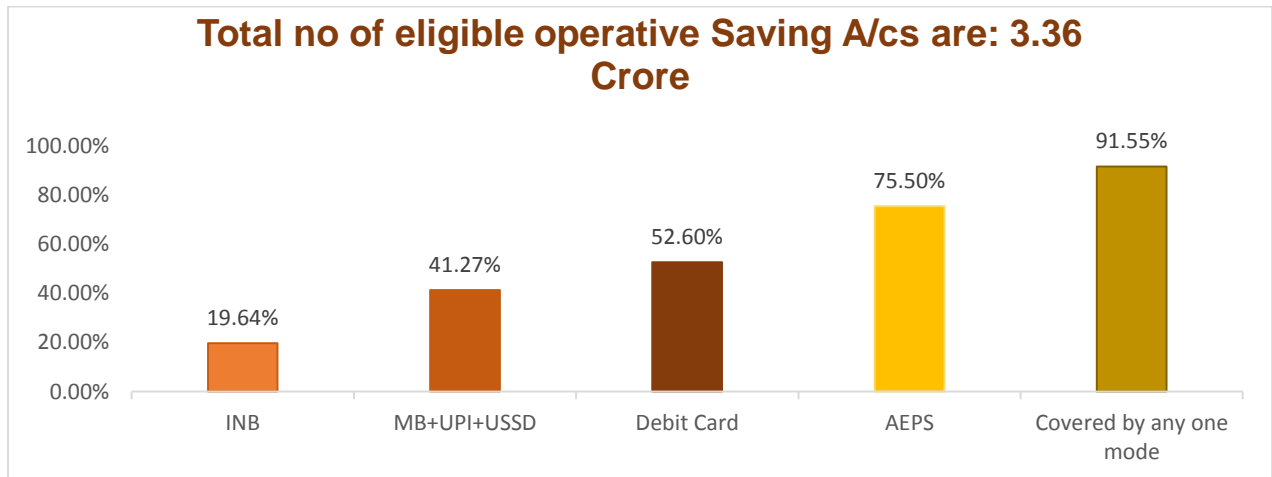
Expanding and Deepening of Digital Payment Ecosystem

Reserve Bank of India has launched a comprehensive initiative to encourage digitization of Payments and enhance financial inclusion through digitization throughout every district in the country. Initially this program was implemented in six districts namely- Mahasamund, Balod, Mungeli, Raipur, Durg & Korba in the state. Now, this initiative has been extended to all districts with aim to coverage of eligible operative saving accounts from at least from one digital transaction mode such as debit cards, Net Banking, UPI, Mobile Banking, AEPS and USSD. Similarly, eligible operative current accounts will be covered through any mode of digital mode like POS, QR Code, Net Banking and Mobile Banking.

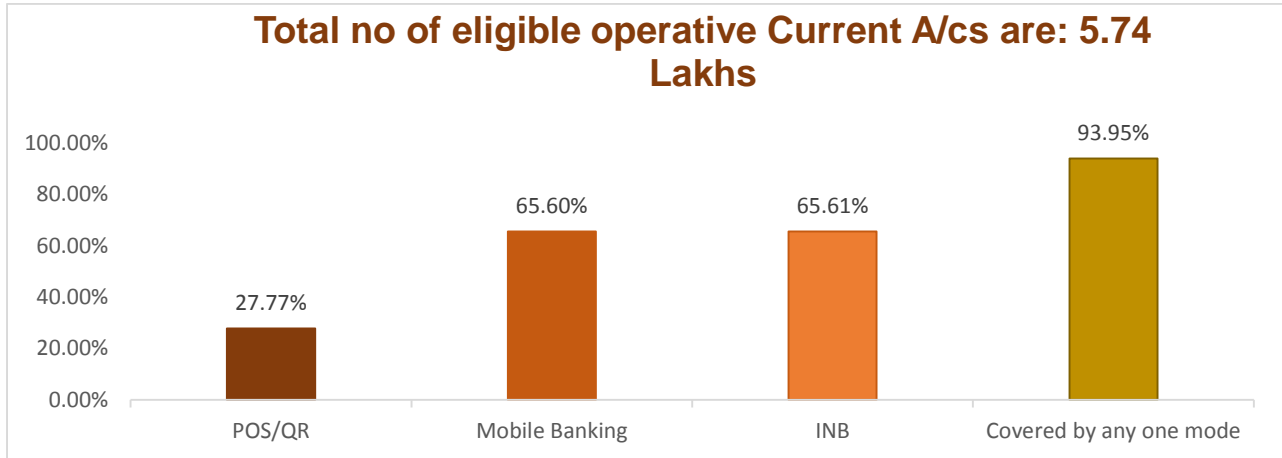
The 17th meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on December 05, 2024 under the Chairmanship of Smt. Sheetal Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Government of Chhattisgarh. The Chairperson advised LDMs and Banks functioning in Durg, Raipur & Korba district to achieve 100% digitization of uncovered Saving & Current account up to quarter ended Dec' 2024 so that identified districts can also be declared as "Digital District" likewise Mahasamund, Balod & Mungeli district.

Current status of digitization in all Districts of the State as on 30.09.2024 is placed at **Annexure- K (Page No. 122)**

% Coverage of eligible operative Savings Accounts



% Coverage of eligible operative Current Accounts



20. Activities Conducted in RSETIs:

RSETIs Programme conducted up to 30.09.2024 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 30.09.2024	Youth trained since opening to 30.09.2024	Programme conducted from 01.04.2024 to 30.09.2024	Youth trained from 01.04.2024 to 30.09.2024	Settlement Ratio
1	State Bank of India	11	3,227	86,248	190	5,789	50%
2	Bank of Baroda	5	1,708	44,149	93	2,765	46%
3	Central Bank of India	2	590	16,917	36	1,161	57%
	TOTAL	18	5,525	1,47,314	319	9,715	49%

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. Bank wise and District wise reports are placed at **Annexure- L (Page No. 123)**.

Establishment of RSETIs in Remaining 15 Districts:

During last SLBC meeting which was held on 30.07.2024 and during deliberation of 65th 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 on rented premises as advised in the earlier SLBC meetings. In this regard, during 65th EC-MSME meeting Zonal Head from Bank of Baroda informed the committee that opening of RSETIs assigned to them at two districts, Gariyaband and Balod on rental premises has been approved by their Head Office and would become operational by the end of December' 2024. During 65th EC-MSME meeting, Zonal Head from Central Bank of India informed the committee that in Balrampur district RSETI has been operational in rented premises.

Status of opening of new RSETI is placed as **Annexure- L1 (Page No. 124)**.

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

As on 30.11.2024 Rs.24.16 Cr. is pending.

SL. No.	Name of the Sponsoring Bank	Name of RSETIs	Claim pending with SRLM (Amt. in crores)
1	Bank of Baroda	Dhamtari	1,20,97,000.00
2	Bank of Baroda	Durg	1,03,14,000.00
3	Bank of Baroda	Mahasamund	1,00,44,000.00
4	Bank of Baroda	Raipur	1,82,05,000.00
5	Bank of Baroda	Rajnandgaon	90,02,000.00
Bank of Baroda Total			5,96,62,000.00
6	Central Bank Of India	Korea (C.G)	1,27,12,302.00
7	Central Bank Of India	Surguja	75,42,388.00
Central Bank Of India Total			2,02,54,690.00
8	State Bank of India	Bijapur	1,01,70,903.60
9	State Bank of India	Bilaspur	1,60,56,282.40
10	State Bank of India	Dantewada	1,01,31,508.20
11	State Bank of India	Jagdapur	1,25,25,786.40
12	State Bank of India	Janjgir-Champa	1,80,18,069.84
13	State Bank of India	Jashpurnagar	1,36,34,221.60
14	State Bank of India	Kanker	1,68,27,413.80
15	State Bank of India	Kawardha	1,58,95,978.64
16	State Bank of India	Korba	1,80,46,561.80
17	State Bank of India	Narayanpur	1,04,82,543.64
18	State Bank of India	Raigarh	1,98,76,741.00
State Bank of India Total			16,16,66,010.92
Grand Total			24,15,82,700.92

21. 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).

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