

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़, रायपुर**  
**82वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ ग)**  
**State Level Bankers' Committee, Chhattisgarh, Raipur**  
**82nd SLBC Meeting,**  
**Mantralaya, Nava Raipur, Atal Nagar (CG)**  
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## 82<sup>nd</sup> Meeting of State Level Bankers' Committee, Chhattisgarh

### Agenda

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

#### **Agenda No. 1. Adoption of the Minutes of 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> SLBC meeting held on 17.03.2021**

Minutes of the 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> meeting of State Level Bankers' Committee held on 17.03.2021 has been circulated to all participants. A copy of the minutes is placed at **Annexure- A (Page No-34)** and the same may also be viewed / downloaded from our website [www.slbcchhattisgarh.com](http://www.slbcchhattisgarh.com).

#### **Agenda No. 2: Action Taken Report of the 79<sup>th</sup>/80<sup>th</sup>/81<sup>st</sup> SLBC Meeting**

Action Taken Report on minutes of meeting is placed at **annexure –A1 (Page No-44)**. The house is requested to approve the Action Taken Report.

#### **Agenda No. 3: - Review of Banking Developments in the State**

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

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

- Number of villages in State (2011 census) : 19,567
- Status of coverage : 99.83%
- Number of unbanked Villages : 33

#### **(Source-DFS GIS Mapping as on 31.05.2021)**

Number of uncovered Villages as on last SLBC meeting: 44

Villages covered since last SLBC meeting : 11

It is pertinent to mention that out of the remaining 33 Villages to be covered, population is less than 100 in 8 villages, between 100 to 200 in 8 villages and between 200 to 300 in 4 villages. In these 20 villages, banks are facing difficulties in finding suitable person to be appointed as BC/CSP.

(District-wise, Bank-wise pending list is attached as **Annexure-B (Page No.53)**)

List of uncovered villages is attached as **Annexure – B1 (page no. 54)**

Pan India **338** villages are pending for coverage as per **Annexure B2 (Page no. 55)**

Exclusion of 19 villages of Bijapur district has been approved by Collector Bijapur vide LDM letter no. LDM/2020-21/38 dt 06.04.2021. These villages will be removed from the pending villages list of DFS after approval from SLBC. Letter is placed as **Annexure B3 (Page no. 56)**

### 3.2 Status of Expansion of Bank branch network in LWE affected districts of Chhattisgarh:

In the below mentioned 8 districts, 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, at 145 locations new Branches/ATMs have been opened/installed by 22.06.2021 and district –wise progress is as under: -

Sr. No	District	No of Proposed Centres	Opened	Pending	Pending Banks
1	Bijapur	33	31	2	Bank of Baroda (1), RBL Bank (1)
2	Sukma	25	23	2	DCB Bank (2)
3	Bastar	29	28	1	HDFC Bank (1)
4	Dantewada	18	18	0	
5	Kanker	7	7	0	
6	Kondagaon	7	7	0	
7	Narayanpur	12	12	0	
8	Rajnandgaon	19	19	0	
<b>Total</b>		<b>150</b>	<b>145</b>	<b>5</b>	

District -wise Detail of Pending Branches is placed at **Annexure - C (Page No 58)**

It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh, namely Bastar, Bijapur, Dantewada, Kanker, Kondagaon, Narayanpur, Rajnandgaon and Sukma. The overall bank branch & ATM position in these districts are as under:

Sr. No.	Districts	Number of bank branches			Number of ATMs		
		As on 31.03.15	As on 31.03.21	% Growth	As on 31.03.15	As on 31.03.21	% Growth
1	Bastar	67	105	57	82	105	28
2	Bijapur	14	39	179	8	18	125
3	Dantewada	25	40	60	22	47	114
4	Kanker	47	88	87	28	64	129
5	Kondagaon	38	47	24	19	34	79
6	Narayanpur	9	18	100	6	17	183
7	Rajnandgaon	127	176	39	54	153	183
8	Sukma	11	28	155	3	10	233
	<b>Total</b>	<b>338</b>	<b>541</b>	<b>60</b>	<b>222</b>	<b>448</b>	<b>102</b>

### 3.3 Opening of Bank Branch, ATM or BC Outlet In The Vicinity Of CAPF Camp & Opening Of One Banking Outlet At Each Gram Panchayat Bhawan in 8 Worst LWE Affected Districts

Empowered Committee of Ministry of Home affairs in a meeting on 7<sup>th</sup> August 2020 reviewed the progressive developmental works in respect of financial inclusion in the LWE affected districts. Based on the discussions, concerned SLBC has been advised to submit their view on the following two points:-

1. Issue of opening of Branches, ATMs or BC outlets in vicinity of the CAPF camp in worst affected LWE districts, from the aspect of feasibility and utility of the banking services by the villages.
2. The issue of opening of one banking outlet at each Gram Panchayat Bhawan.

In this regard & with reference to DFS letter number F/No. 20/57/2010 FI(C-53274) dated 21<sup>st</sup> August 2020 on the captioned subject, Lead District Managers (LDM) were made aware about these issues. They were advised to contact the district authorities for obtaining a list of places where Branch, ATM or BC outlets are to be opened in the vicinity of CAPF camps and places where banking outlet at gram Panchayat Bhawan is to be opened. The LDMs were also advised to get these lists approved in the respective DLRC meetings.

The information / data obtained from LDMs is as under: -

<b>Details of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in vicinity of CAPF camps</b>						
<b>DISTRICT NAME</b>	<b>TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT</b>	<b>NUMBER OF GRAM PANCHAYAT WITH CAPF CAMP</b>	<b>Out of C, NUMBER OF GP WITH CAMPS WHERE BANK BRANCH/BC/ATM AVAILABLE</b>	<b>NUMBER OF GRAM PANCHAYAT WHERE CAPF CAMP EXIST BUT BRANCH/BC/ATM NOT AVAILABLE (D-C)</b>	<b>Out of E, COLUMN, NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE</b>	<b>NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT FEASIBLE (F-E)</b>
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>
Bijapur	169	32	18	14	6	8
Dantewada	143	18	9	9	5	4
Bastar	433	12	4	8	0	8
Kanker	454	51	33	18	0	18
Kondagaon	383	17	15	2	0	2
Narayanpur	104	11	1	10	8	2
Rajnandgaon	814	28	14	14	7	7
Sukma	153	58	46	12	0	12
<b>TOTAL</b>	<b>2653</b>	<b>227</b>	<b>140</b>	<b>87</b>	<b>26</b>	<b>61</b>

Details of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in Gram Panchayat Bhavan					
DISTRICT NAME	TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT	Out of B, NUMBER OF GP WHERE BANK BRANCH/BC/ATM AVAILABLE	NUMBER OF GRAM PANCHAYAT WHERE BRANCH/BC/ATM NOT AVAILABLE (B-C)	Out of D COLUMN, NO. OF GP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE	NO. OF GP WHERE BANKING OUTLET IS NOT FEASIBLE (D-E)
A	B	C	D	E	F
Bijapur	169	23	146	54	92
Dantewada	143	38	105	82	23
Bastar	433	374	59	0	59
Kanker	454	206	248	182	66
Kondagaon	383	165	218	11	207
Narayanpur	104	84	20	14	6
Rajnandgaon	814	800	14	7	7
Sukma	153	12	141	6	135
<b>TOTAL</b>	<b>2653</b>	<b>1702</b>	<b>951</b>	<b>356</b>	<b>595</b>

On the basis of information/data/recommendation received from LDMs, we propose as under:

1. Branch/ATM/BC outlets are proposed to be opened at **26** CAPF locations.
2. BC Outlets are proposed to be opened at **356** Gram Panchayat Bhawan.

Further, we request the State Government to provide the support on the following aspects for opening the Banking facility in the above mentioned locations:

- a) Providing the Suitable space in Gram Panchayat Bhawan and at CAPF camp to open the Banking facility.
- b) Providing connectivity by Road as well as Data connectivity at these places.
- c) Providing Electricity/Water and Sanitization facility at these places.
- d) Security and protection while cash transit and for working of these banking facility.

It was requested to member Banks in last SLBC meeting to choose the places for opening of Branch/ATM/BC at Gram Panchayat HQ on first come first serve basis but we have not yet received any requests. Kindly arrange to submit your request within 15 days of this meeting thereafter places will be allotted by respective LDMs in DLCC meeting. List of Gram Panchayat proposed for deployment of BC is place as annexure C1 (page no.59)

**3.4 Banking at a glance in Chhattisgarh (Key Indicators):** Performance of all Banks in the State of Chhattisgarh, in terms of key indicators, is as under:

(Rs. in Crores)

Sr No	Particulars	MARCH 2020	DEC 2020	MARCH 2021	YoY Growth Mar' 20 to Mar'21	
					Amount	%
1	Deposit	1,67,680.37	1,83,510.14	1,90,581.97	22901.60	13.66
2	Credit (Advances)	1,10,202.66	1,19,262.93	1,19,765.27	9562.61	8.68
3	CD Ratio (%) <b>Benchmark - 60%</b>	65.72	64.99	62.84		
4	Priority Sector Advance	54,307.52	54,233.18	53,744.03	-563.49	-1.03
5	Share of PSA in Total Advances (%) <b>Bench Mark – 40%</b>	49.28	45.47	44.87		
6	Agriculture Advances	13,691.48	16,871.44	15,880.03	2188.55	15.98
7	Share of Agriculture Advances in Total Advances (%) <b>Bench Mark- 18 %</b>	12.42	14.15	13.26		
8	Adv.to Small & Marginal Farmers	5,888.46	5,810.67	5,758.56	-129.90	-2.21
9	Share of Small & Marginal Farmers Adv to total Adv. ( <b>Bench Mark 8%</b> )	5.34	4.87	4.81		
10	Micro, Small & Medium Enterprises (MSME) Advances	30,668.66	27,444.18	26,779.08	-3889.58	-12.68
11	Share of MSME Advances to total Advances (%)	27.83	23.01	22.36		
12	Adv to Micro Enterprises	15,997.79	11,648.56	11,767.77	-4230.02	-26.44
13	Share of Micro Adv to total Adv ( <b>Benchmark 7.5%</b> )	14.51	9.77	9.83		
14	Adv. To Weaker Section (WSA)	16,794.57	13,908.47	11,623.77	-5170.80	-30.79
15	Share of WSA to Total Advances <b>Bench Mark -10%</b>	15.24	11.66	9.71		
16	DRI Advances	16.94	13.44	18.47	1.53	9.04
17	Share of DRI Advances to total Advances <b>Bench Mark-1%</b>	0.02	0.01	0.02		
18	Advances to Women	11,383.27	12,684.35	13,391.82	2008.55	17.64
19	Share of Advances to Women to total Advances (%)	10.33	10.64	11.18		
20	Branch Network	March 2020	Dec 2020	March 2021	YoY Growth	% Growth
	Rural	1,381	1,402	1,391	10.00	0.72
	Semi –Urban	834	850	851	17.00	2.04
	Urban	875	897	906	31.00	3.54
	Total Branches	<b>3,090</b>	<b>3,149</b>	<b>3,148</b>	58.00	1.88
	Per branch population in Chhattisgarh (2.55 Crore)*	8,252	8,097	8,100		

### 3.5: Banking Infrastructure in Chhattisgarh

**Number of Branches:** There are 1391 Rural, 851 Semi-urban and 906 Urban branches in the State aggregating **3148** Branches as at the end of March 2021. Out of these 71% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No. 1(L) (Page No.136)**.

**Number of ATMs:** There are 533 ATMs in Rural centres, 1045 in Semi-urban centres and 1749 in Urban centres in the State aggregating to **3327** ATMs at the end of March 21. Out of these 47% ATMs are established at Rural and Semi-urban area.

Bank wise information of ATM Network is shown in **table No. 1(N) (Page No.138)**.

**Bank Mitra (BCs):** In Chhattisgarh the deployment of Bank Mitra as on 31.03.2021 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2018	3,953	3,541	2,908	2,265
31.03.2019	5,288	4,647	4,647	2,242
31.03.2020	14,215	11,531	7,888	4,622
31.03.2021	18,323	14,167	7,721	4,662
<b>Growth (01.04.20 to 31.03.2021)</b>			4,108	
<b>% Growth</b>			28.89%	

# As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 13,174. All banks are requested to reconcile the position reported to SLBC vis-à-vis at DBT GIS portal.

Bank wise information of Bank Mitra is shown in **Annexure D (Page No. 61)**

### 3.6 Deposit & Advances:

**Deposits:** Deposits recorded YoY growth of Rs. 22,901.60 Cr.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
1,67,680.37	1,83,510.14	1,90,581.97	22,901.60	13.66

**Advances:** Advances recorded YoY growth of Rs 9,562.61 Cr

(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
1,10,202.66	1,19,262.93	1,19,765.27	9,562.61	8.68

Bank wise Details of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.120)**.

## AGENDA No. 4: – Review of Credit Disbursement by Banks

### 4.1 Review of Performance under Annual Credit Plan: 2020-21

The performance under Annual Credit plan up to March 21 quarter is as under:-

**Sector wise Performance:** Comparative data for March 2020 and March 2021: -

(Rs in Crore)

Sector	31.03.2020			31.03.2021		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
AGRI	17,120.21	12,059.72	70.44	18,649.60	13,649.16	73.18
MSME	8,289.20	16,304.22	196.69	10,257.88	13,031.48	139.01
OPS	2,819.28	3,818.28	135.43	4,609.30	2,489.31	54.01
<b>Total</b>	<b>28,228.69</b>	<b>32,182.22</b>	<b>114.01</b>	<b>33,516.79</b>	<b>29,169.95</b>	<b>87.03</b>

**Agency wise Performance:** Comparative data for March 2020 and March 2021:

(Rs in Crore)

	31.03.2020			31.03.2021		
	Target (2019-20)	Achievement	Achi%	Target (2020-21)	Achievement	Achi%
Commercial Banks	19,166.22	26,408.39	137.82	22,615.20	22,208.51	98.20
Cooperative Banks	6,206.22	4,567.45	73.59	6,222.87	5,170.45	83.08
RRBs	2,780.85	1,096.51	39.43	4,506.02	1,017.29	22.57
Small Finance Bank	75.40	109.87	145.71	172.70	773.70	448.02
<b>Total</b>	<b>28,228.69</b>	<b>32,182.22</b>	<b>114.01</b>	<b>33,516.79</b>	<b>29,169.95</b>	<b>87.03</b>

Bank- wise details of achievement is placed at **table No-4C (Page No.142)**.

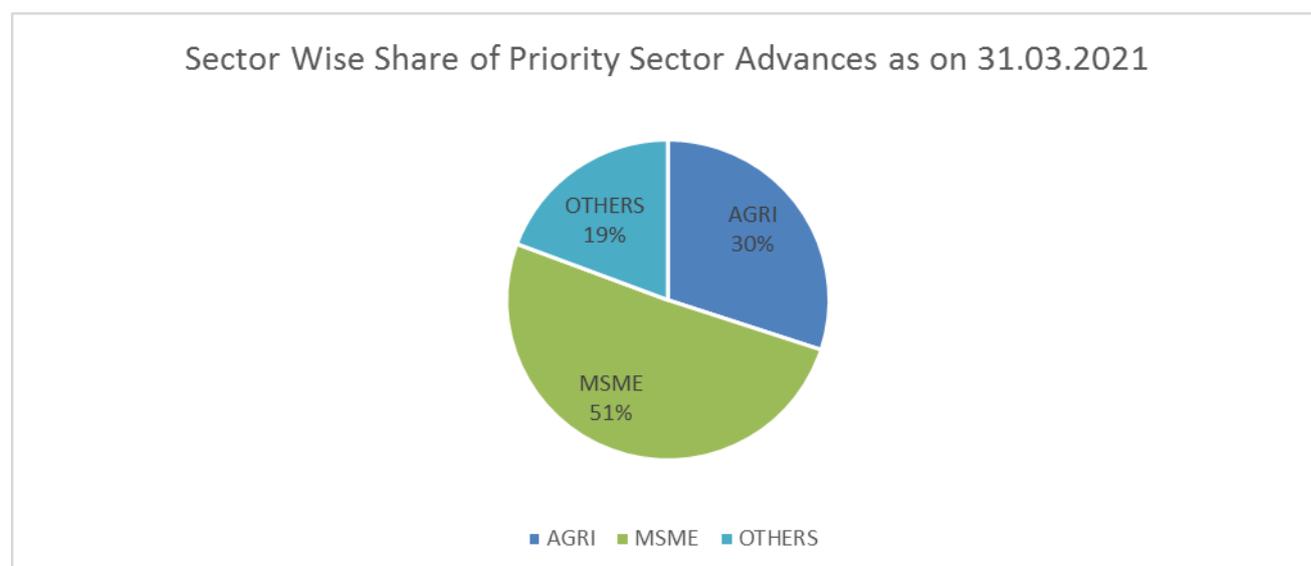
As per data submitted by the Banks the share of Agri. advance in total advance is 13.26 %. A special attention is needed towards increasing the finance under Agri. segment. RBI letter No FIDD (IRPR) No. 115/01.22.01/2020-21 dated 10.08.2020 shared with all banks may also please be referred. Banks have been advised to include lending for augmenting the farm and supply chain infrastructure, including lending against WRs/NWRs/ e-NWRs / AIF /FPOs activities as one of the key action points in current Annual Credit Plan / District Credit Plans.

The theme of the state focus paper 2021-22 “Collectivization of agriculture produce for enhancing farmer’s income”, indicates potential available for enhancing the term lending in the state. As NABARD has recommended in its State focus Paper 2021-22, Banks may come forward for financing to Farmer’s Producers Organization.

We request all member Banks to refer to ACP finalized by the LDMs for **FY 2021-22** and may align their corporate business targets for branches, blocks, districts and State with the ACP.

**ACP Target 2021-22 is placed on record as Annexure E 1(Page no. 64)**

**4.2 Priority Sector Advances:** The ratio of Priority Sector Advances to total advances comes to 44.87 % as on 31<sup>st</sup> March 2021, which is above the bench mark level of 40%.



(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
54,307.52	54,233.18	53,744.03	-563.49	-1.04
49.28	45.47	44.87	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d)** (Page No.123).

**4.2.1 Agriculture Advances:** Agriculture Advances have registered a YoY growth of Rs. 2188.55 Crores. The ratio of Agri Advances to total Advances is 13.26% which is below par with the benchmark of 18%.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
13,691.48	16,871.44	15,880.03	2,188.55	15.98
12.42	14.15	13.26	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 8254.66 Crores and under Agriculture Term Loan was Rs. 7625.37 Crores as at the end of March 2021. 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) (i)** (Page No. 124 & 125).

**4.2.2. Flow of credit to MSMEs:** MSME advances have registered a YoY negative growth of Rs. 3889.58 Cr.

(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
30,668.66	27,444.18	26,779.08	-3,889.58	-12.68
27.83	23.01	22.36	% of Total Advances	

Details of Bank wise information of MSME Advances are shown in **Table No.1 (f) (Page No.126)**.

Share of credit to micro enterprises to total advances was 9.83% as on 31.03.2021, which is above regulatory norms of 7.50%.

**PM SVANidhi Scheme for Street Vendors: PM SVANidhi scheme launched by the Ministry of Housing and Urban Affairs to provide a Special Micro-Credit Facility Scheme to affordable loans to street vendors is implemented in our State.**

Banks in Chhattisgarh have sanctioned 42566 cases for Rs.42.56 Cr and disbursed Rs.41.12 Cr till 30.06.2021 under this scheme.

Bank wise details are place on record as **Annexure F (Page no. 66)**

**Emergency Credit Line Guarantee Scheme:** To help business enterprises/ MSMEs to augment their net working capital to meet operational liabilities and restart their business during Covid-19 pandemic, additional WCTL limit up to 20% of the entire fund based outstanding as on 29.02.2020 has been provided to units whose accounts were standard. The loan is to be repaid in 4 years. The units do not have to provide any additional guarantee or collateral. National Credit Guarantee Trustee Company Ltd shall provide 100% guarantee coverage.

Banks in Chhattisgarh have sanctioned 55186 cases for Rs. 2210.63 Cr and disbursed Rs. 1954.23 Cr till 31.05.2021 under this scheme. Bank wise details are place on record as **Annexure F1 (Page no. 67)**

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

(Rs in Crore)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
8,540.83	8,303.73	8973.46	432.63	5.07

Progress under the PM Awas Yojna scheme up to 31.03.2021 is as under:-

Year	Sanctioned ( No)	Sanctioned (Amt. Rs. in Crores)
From 01.04.2018 to 31.03.2019	4,153	436.18
From 01.04.2019 to 31.03.2020	4,627	739.08
From 01.04.2020 to 31.03.2021	5,866	1075.04

Bank-wise progress report up to 31.03.2021 is placed at **Annexure – G (Page No. 68)**.

PMAY vis-a-vis total Housing Loan Sanctioned by Banks during the financial Year:

Total Number of Housing Loan Sanctioned	Amount Sanctioned (Rs. in Crores)	Total Number of PMAY Sanctioned	Amount Sanctioned (Rs. in Crores)	Numbers % PMAY out of Housing Loan
22963	3230.68	5866	1075.04	25.54

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

(Rs. in Crores)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
611.50	628.09	643.58	32.08	5.25

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 128)**.

**4.2.5: Advances to Weaker Sections:** The ratio of advances to weaker sections to total advances is 9.71% which is below the bench mark level of 10%.

(Rs. in Crores)

As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
			Amount	%
16,794.57	13,908.47	11,623.77	-5,170.80	-30.79
15.24	11.66	9.71	% of Total Advance	

Bank wise details are shown in **table No. 1(g) (Page No.130)**.

**4.2.6: Review of Progress under other components of ACP:**

(Rs. in Crores)

Component	As on 31 <sup>st</sup> Mar 20	As on 31 <sup>st</sup> Dec 20	As on 31 <sup>st</sup> Mar 21	YOY Growth	
				Amount	%
Export	343.22	128.17	774.83	431.61	125.75
Social Infrastructure	18.39	76.21	27.89	9.50	51.57
Renewable Energy	1.80	13.28	4.03	2.23	123.89

**4.2.7 Rural Housing Interest Subsidy Scheme:** Ministry of Rural Development (MoRD), Government of India, has launched a Rural Housing Interest Subsidy Scheme. The Scheme envisages providing loan to rural household at subsidized interest rate to enable them to construct / modify their dwelling unit. National Housing Bank has been identified as Central Nodal Agency to channelize the subsidy to the lending institutions. The details of the Scheme may be accessed by the Banks in the NHB website (<https://nhb.org.in/government-scheme/rural-housing-interest-subsidy-scheme/>) and in SLBC webpage.

We request all member Banks to disseminate the Scheme to all operating Units under your control and report progress to SLBC.

#### **Agenda No. 5 - CD Ratio, Review of Districts with CD Ratio below 40%**

**CD Ratio** -As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2020-21/05, (FIDD.CO.LBS.BC.No.1/02.01.001/2020-21) July 01, 2020 CD Ratio of the Bank should be monitored at different Levels on the basis of following parameters: -

<b>Institution /Level</b>	<b>Indicator</b>
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.

<b>Chhattisgarh</b>	<b>(Amt in Rs. Cr.)</b>
Total Deposit	1,90,581.97
Total Advances (A)	1,19,765.27
<b>CD Ratio</b>	<b>62.84%</b>
Advance Sanction out of Chhattisgarh and limit utilised in Chhattisgarh (B)	8,111.40
<b>The Adjusted CD Ratio for the state</b>	<b>67.10%</b>
Loan under RIDF (C)	4,606.33
Total Advances (A+B+C)	1,32,483.00
<b>CD Ratio including RIDF</b>	<b>69.51%</b>

**CD Ratio (Summary):**

Number of Banks functional in Chhattisgarh	47
Number of Banks with CD Ratio > = 60%	30
Number of Banks with CD Ratio < 60%	17
Number of Districts with CD Ratio >= 40%	18
Number of Districts with CD ratio <40%	10

Details of Bank wise CD Ratio are shown in **Table 1 a (Page No.120)**

**CD Ratio of banks during last five year:**

<b>As on 31.03.17</b>	<b>As on 31.03.18</b>	<b>As on 31.03.19</b>	<b>As on 31.03.20</b>	<b>As on 31.03.21</b>
66.32 %	66.95 %	66.04 %	65.72 %	62.84%

**Following 17 banks are having CD Ratio less than 60%:**

<b>Sr. No</b>	<b>Bank</b>	<b>Deposit Share in Total Deposits as on March 21</b>	<b>CD Ratio Mar'20</b>	<b>CD Ratio Mar'21</b>	<b>Variance Mar'21 over Mar 20</b>
1	LAXMI MAH NAG SAH BANK	0.06	64.37	58.86	-5.51
2	RBL Bank Ltd	0.18	485.48	55.98	-429.50
3	STATE BANK OF INDIA	33.59	51.36	53.64	2.28
4	PUNJAB AND SIND BANK	0.34	62.29	53.44	-8.85
5	PUNJAB NATIONAL BANK	7.07	56.76	53.36	-3.40
6	UNION BANK OF INDIA	4.69	97.32	51.48	-45.84
7	RAI URB COOP MERC BANK	0.01	45.16	48.45	3.29
8	VYAVASAYAK SAH BANK	0.10	50.41	40.23	-10.18
9	CENTRAL BANK OF INDIA	5.60	39.8	39.44	-0.36
10	EQUITAS SMALL FINANCE BANK LIMITED	0.31	95.86	35.89	-59.97
11	CHATTISGARH RRB	6.54	30.98	35.69	4.71
12	KARUR VYSHYA BANK	0.03	33.48	31.97	-1.51
13	PRAGATI MAH NAG SAH BANK	0.07	30.08	31.24	1.16
14	J AND K BANK	0.10	12.87	26.54	13.67
15	APEX BANK	5.69	40.17	24.13	-16.04
16	NAGRIK SAH BANK	0.09	12.54	14.48	1.94
17	SOUTH INDIAN BANK	0.20	11.12	14.06	2.94

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.

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

Ten districts are showing CD ratio below 40%, which needs improvement.

SI no.	District	Deposit	Advances	CD Ratio March 20	CD Ratio March 21	Variance(Mar' 20 over Mar'21)
1	RAIPUR	57438.64	56142.88	114.58	97.74	-16.83
2	RAIGARH	8651.94	7185.68	59.89	83.05	23.16
3	DANTEWADA	1989.66	1281.24	50.75	64.39	13.65
4	MAHASAMUND	3433.32	2205.32	62.65	64.23	1.58
5	KAWARDHA	2311.98	1294.16	61.26	55.98	-5.28
6	DHAMTARI	3962.16	2110.65	53.86	53.27	-0.59
7	BEMETARA	2366.66	1247.73	52.58	52.72	0.15
8	DURG	24177.35	12602.18	50.53	52.12	1.59
9	BASTAR	4550.53	2341.57	49.01	51.46	2.44
10	MUNGELI	1533.86	769.56	48.41	50.17	1.76
11	BILASPUR	19557.66	9332.64	48.97	47.72	-1.25
12	RAJNANDGAON	7041.62	3249.90	45.88	46.15	0.27
13	KORBA	9747.69	4408.03	49.34	45.22	-4.12
14	BALODA BAZAR	4457.92	2009.50	48.43	45.08	-3.35
15	KONDAGAON	1696.39	718.85	37.84	42.38	4.53
16	GARIABAND	1468.63	617.56	39.01	42.05	3.04
17	KANKER	2936.18	1211.72	40.45	41.27	0.82
18	SURGUJA	5636.62	2282.59	34.40	40.50	6.10
19	JANJGIR-CHAMPA	6747.43	2625.11	40.36	38.91	-1.46
20	JASHPURNAGAR	2887.07	994.49	30.20	34.45	4.24
21	BALOD	3618.29	1176.28	34.75	32.51	-2.24
22	SUKMA	781.47	251.47	24.14	32.18	8.04
23	NARAYANPUR	607.44	191.32	25.55	31.50	5.95
24	BALRAMPUR	2044.78	629.10	26.65	30.77	4.11
25	GAURELA PENDRA MARWAHI	968.96	296.52		30.60	NA
26	BIJAPUR	982.95	281.40	22.66	28.63	5.97
27	SURAJPUR	3801.59	1056.53	35.29	27.79	-7.50
28	KORIYA	5183.11	1251.38	23.77	24.14	0.37
	<b>TOTAL</b>	<b>190581.90</b>	<b>119765.36</b>	<b>65.72</b>	<b>62.84</b>	<b>-2.88</b>

LDMs are requested to identify branches with low CD ratio in their district and arrange for enhanced credit off- take. They should pursue the matter in DLCC meetings, so that CD ratio benchmark could be achieved on a quarterly basis. As per guideline in LBS a Subcommittee to improve CD ratio is to prepare a Monitorable Action Plan (MAP) for improvement in CD ratio. LDM are requested to submit copy of Monitorable Action Plan (MAP) and progress report to SLBC every quarter.

**Agenda No 6 - Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs (As on 31.03.2021)**

(Rs in Crores)

<b>Banks</b>	<b>Advances</b>	<b>NPA</b>	<b>% NPA</b>
PSU	75,870.50	5,495.95	7.24
Private Bank	34,883.43	704.62	2.02
Coop Banks	2,860.61	198.58	6.94
CRGB	4,451.74	122.99	2.76
Small Fin Bank	1,698.99	69.74	4.10
<b>Grand Total</b>	<b>1,19,765.27</b>	<b>6,590.88</b>	<b>5.50</b>

Bank wise NPA are shown in **table No. 11G (Page No.172)**

**KCC NPA :** Out of Total NPA, KCC NPA- 90,998 Accounts of Rs 757.32 Crore as per **Annexure –X (Page no. 105)**

**NPA SARFAESI :** Out of Total NPA SARFAESI cases 714 cases for Rs. 672.15 Crore are pending for disposal at District Administrations office as per **Annexure –Y (Page no. 106)**

**6.1- Position of NPAs in respect of Govt. Sponsored schemes**

<b>Status of NPA in Government Sponsored Scheme</b>							
		<b>As on 31.03.2020</b>			<b>As on 31.03.2021</b>		
<b>Sr No</b>	<b>Government Sponsored Schemes</b>	<b>Total Outstanding (Cr.)</b>	<b>Total NPA (Cr.)</b>	<b>% NPA</b>	<b>Total Outstanding (Cr.)</b>	<b>Total NPA (Cr.)</b>	<b>% NPA</b>
1	Pradhan Mantri Employment Generation program (PMEGP)	357.23	40.56	11.35	276.26	37.18	13.46
2	National Rural Livelihood Mission (NRLM)	528.78	16.87	3.19	660.88	41.42	6.27
3	National Urban Livelihood Mission (NULM)	58.69	12.94	22.05	122.58	23.25	18.97
4	Aadivasi Swarojgaar Yojana	20.10	2.03	10.10	21.28	5.23	24.58
5	Antyodaya Swarojagaar Yojana	26.49	3.99	15.05	30.91	9.55	30.90
6	Pradhan Mantri MUDRA Yojana (PMMY)	2,551.24	320.12	12.55	4,518.01	442.56	9.80
7	Stand up India (SUI)	253.42	30.02	11.85	223.71	38.08	17.02
<b>Total Government Sponsored Scheme</b>		<b>3,795.94</b>	<b>426.52</b>	<b>11.24</b>	<b>5,853.63</b>	<b>597.27</b>	<b>10.20</b>

**Targets for Government Sponsored Schemes for FY 2021-22 have been assigned by the respective departments, Banks have already started financing under these scheme.**

KVIC vide its letter advised to assign targets as per previous year targets.

Targets under Government Sponsored scheme are placed as **Annexure H (Page 69)**

**Placed for approval of the house.**

**Agenda No 7 - Issues remaining unresolved at DCC/DLRC meeting:** As against 112 DCC & 112 DLRC meetings to be conducted till March 21, 81 DCC & DLRC meetings have been conducted. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter.

District wise detail of meeting conducted is as under:

Sr No	Districts	DCC/DLRC meetings to be held up to 31.03.2021	DCC/DLRC meeting held during 2020-21	BLBC meetings to be held up to 31.03.2021	BLBC meeting held during 2020-21
1	Balod	8	4	20	15
2	Baloda Bazar	8	3	24	24
3	Balrampur	8	4	24	18
4	Bemetera	8	2	16	8
5	Bijapur	8	3	16	8
6	Bilaspur	8	3	16	10
7	Dantewada	8	2	16	4
8	Dhamtari	8	3	16	20
9	Durg	8	3	12	9
10	Gariaband	8	3	20	15
11	Gaurell-Pendra-Marwahi	8	3	12	6
12	Jagdapur	8	4	28	18
13	Janjgir - Champa	8	3	36	19
14	Jashpur Nagar	8	2	32	8
15	Kanker	8	2	28	14
16	Kawardha	8	2	16	16
17	Kondagaon	8	3	20	22
18	Korba	8	2	20	15
19	Koriya	8	2	20	15
20	Mahasamund	8	3	20	19
21	Mungeli	8	3	12	7
22	Narayanpur	8	4	8	4
23	Raigarh	8	2	36	32
24	Raipur	8	3	16	8
25	Rajnandgaon	8	4	36	36
26	Sarguja	8	3	28	19
27	Sukma	8	3	12	9
28	Surajpur	8	3	24	18
<b>Total</b>		<b>224</b>	<b>81</b>	<b>584</b>	<b>416</b>

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

**Agenda No 8: 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 31.03.2021 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.05.2019	43,82,936	11,20,300	1,98,647	57,01,883
31.03.2020	46,39,011	12,68,530	2,81,465	61,89,006
30.06.2020	44,49,331	12,68,156	3,04,579	60,22,066
31.03.2021	71,71,996	20,74,751	4,06,003	96,52,750
% Growth in Enrolment (Renewal + New Enroll) over Mar 20	55%	64%	44%	-
Total eligible PMJDY accounts	1,09,00,508	80,17,678		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.03.2021 is placed at **Annexure - I (Page No. 70)**.

**Claims under PMJJBY & PMSBY:** Number of Claims reported under PMJJBY and PMSBY up to 31.03.2021 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	9808	78	456	33	10375
PMSBY	2114	106	389	22	2631
<b>Total</b>	<b>11922</b>	<b>184</b>	<b>845</b>	<b>55</b>	<b>13006</b>

Bank-wise and District-wise progress report up to 31.03.2021 is placed at **Annexure I-1 (Page No. 72)**.

Banks are requested to take following actions for increasing the coverage and spreading awareness among targeted beneficiaries under the schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk cover under PMJJBY & PMSBY.
- Enroll beneficiaries of other Government scheme like PM Ujjwala, PM Kisan, MGNREGA under the scheme.
- Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them.

- f) Leverage marketing channels like banking correspondents for ensuring Pan India coverage and innovative ways to be devised for motivating the field level functionaries for enhancing enrollments, especially under PMJJBY & PMSBY.
- g) Fix target of fresh enrollment under PMJJBY and PMSBY to enhance enrollment.

Additionally relatives of deceased may be advised to verify the availability of insurance under PMSBY/PMJJBY. At the time of recording the death, Hospitals, Police stations or office of the registrar of Death & Birth can make them aware to lodge the insurance claim with Bank. This may help in increasing lodging or speeding up claim procedure.

### 8.1 Targeted Financial Inclusion Intervention Programme (TFIIP)

**On the instructions of DFS** Targeted Financial Inclusion Intervention Programme (TFIIP) has been launched in all 10 aspirational districts of our state.

Key objective of TFIIP are as under:

- Availability of Banking touch-point (Branch/BC kiosk) within 5 km distance of every inhabited village.
- Improving identified Key Performance Indicators (KPIs) for financial inclusion to benchmark level.
- KPIs on FI: Number of Bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh of population. (To be achieved by Sep 2021)

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	
	per lakh	% achiev	per lakh	% achiev	per lakh	% achiev	per lakh	% achiev
<b>Target of Phase-II (100% of Benchmark)</b>	129755		9772		30303		2886	
<b>District</b>	<b>per lakh</b>	<b>% achiev</b>	<b>per lakh</b>	<b>% achiev</b>	<b>per lakh</b>	<b>% achiev</b>	<b>per lakh</b>	<b>% achiev</b>
Bijapur	80397	61.96	8015	82.02	21231	70.06	604	20.93
Dantewada	89971	69.34	6922	70.84	18585	61.33	1039	36.00
Bastar	95623	73.70	9145	93.58	27319	90.15	1525	52.84
Kanker	109754	84.59	9369	95.88	29331	96.79	2514	87.11
Kondagaon	88322	68.07	10217	104.55	21369	70.52	3808	131.95
Korba	105254	81.12	7196	73.64	22776	75.16	1624	56.27
Mahasamund	124839	96.21	7382	75.54	38697	127.70	2650	91.82
Narayanpur	84466	65.10	8326	85.20	20554	67.83	1264	43.80
Rajnandgaon	113577	87.53	11642	119.14	32637	107.70	1770	61.33
Sukma	76172	58.70	4779	48.91	14827	48.93	1142	39.57

**Source : DFS data**

## **Agenda No. 9: Minutes of SLBC Sub Committees**

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

<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>
1	Government Sponsored Scheme	Yet to be conducted
2	Agriculture	18.06.2021 (minutes yet to be received)
3	Digital Payment	23.06.2021, 16.06.2021
4	Financial Inclusion	15.06.2021 (minutes yet to be received)

Minutes of the subcommittee meetings are placed as **Annexure – J (Page No. 74)**. Some of the important points recommended by the Sub Committee for discussion in Main SLBC meeting are as under:

### **Digital Subcommittee:**

Many people do not adopt digital channels fearing some fraud. Fear can be allayed if they are apprised/educated about Do's and Don'ts for digital transactions. To bring confidence among them, dedicated financial literacy initiatives to promote digital payments should be taken in mission mode and a targeted approach. Such initiatives should be monitored in every DLCC/BLBC meeting.

**Progress under KCC to Dairy farmers & Fisheries:** under the special drive for providing Kisan Credit Cards to dairy farmers associated with milk unions and milk producing companies, objective is :-

- i. To cover all farmers who are members of dairy cooperative societies and associated with different milk Unions and who do not have KCC.
- ii. Farmers who already have KCC can get their KCC credit limit enhanced as per extant criteria.

There are 31,445 members associated with 1,106 Dairy Cooperative Societies (DCSs) in the State. These societies are mainly associated with CG Govt milk Federation "Devbhog". Banks in Chhattisgarh have sanctioned 6620 cases for Rs. 56.95 Cr and disbursed Rs. 41.82 Cr till 31.03.2021 to 5051 farmers under this scheme.

Details are placed on record as **Annexure-K (Page no. 79)**

Further, Banks have sanctioned 559 cases for Rs. 22.06 Cr till 31.03.2021 under KCC for fisheries as on 31.03.2021.

Details are placed on record as **Annexure-L (Page no. 80)**

**9.1 Determination of crop duration for each crop :** RBI Master Circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances ( DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01, 2015 ) details the guidelines for Asset Classification for agricultural advances. As per para 4.2.13 of the guidelines, the 'crop season' for determining the NPA classification of agricultural advances would be fixed by the SLBC in each State.

The details of crop duration for each crop grown in Chhattisgarh were circulated to all stake holders in the last SLBC meeting. Again the details of crop duration for each crop grown in Chhattisgarh is attached as "**Annexure-Z4**", **Page no. 112** (Source: - Research Services, Indira Gandhi Krishi Vishva Vidhyalaya, Chhattisgarh- IGKVV. & Horticulture Department). Accordingly, the major portion of crop production is grown in Kharif season only ( e.g. Paddy Kharif is grown in 3711.48 thousand hectare and Paddy Rabi is grown in 56.42 thousand hectare only). Hence cropping pattern in the State may be considered as Mono Cropping.

In this regard in the last SLBC meeting, Chair advised to obtain the view of Law Dept. and Agri. Dept. Government of Chhattisgarh. Matter has been taken up with Govt. of Chhattisgarh vide our letter no. SLBC/2021-22/25 dt 03.05.2021 to take up the matter with the concerned dept. for their views, which are yet to be received.

**9.2 Agriculture infrastructure fund:** Government of India has launched Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post harvest management Infrastructure and community farming assets through incentives and financial support.

Upto 30.06.2021, 19 cases of Rs 14.40 have been sanctioned. Details is placed as Annexure Z2 (Page no. 109)

**9.3 Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME) :** 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.

Upto 30.06.2021, Out of 8 cases received 1 has been sanctioned. Details is placed as Annexure Z3 (Page no. 111)

#### **9.4 Enhancing Ethanol Distillation Capacity**

**Department of Food & Public Distribution notified scheme to enhance ethanol distillation capacity in the country for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet etc.**

To achieve 20% blending by 2025 as well as to meet out the requirement of ethanol production capacity in the country, the Department of Food & Public Distribution has modified earlier scheme & notified the modified scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet etc. or converting molasses based distilleries to dual feedstock.

Under the scheme , Government would bear interest subvention for five years including one year moratorium against the loan availed by project proponents from banks @ 6% per annum or 50% of the rate of interest charged by banks whichever is lower.

Bank are requested to come forward to finance such units.

## Agenda Items for information and record

### Agenda No 10. Govt Sponsored Schemes

#### **10.1 National Rural Livelihood Mission (NRLM):**

All poor women of the State are to be covered under Self Help Group (SHG) Bank linkage programme. Government of India is executing the Women Self Help Group Programme through NABARD in LWE districts and National Rural Livelihood Mission Programme through State Rural Livelihood Mission (Bihaan) in the State. Progress under the NRLM scheme is as under:

**(Amt Rs. in Crore)**

Target		Application submitted		Sanctioned		Disbursement		Pending	Sanction % of Target	
No.	Amount	Number	Amount	Number	Amount	Number	Amount	Number	No	Amt
54576	580.32	62260	1604.25	50364	868.29	47977	749.74	11896	92	149

Bank wise target and achievement details for year 2020-21 (up to 31.03.2021) is placed at **Annexure – M (Page No. 81)**.

**10.2 National Urban Livelihood Mission (NULM):** The component wise achievement up to 31.03.2021 is as under:-

**(In Numbers)**

Scheme	Physical Target 2020-21	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement against target
Interest Subsidy for Individual Loan	2000	8264	2240	2165	5222	112 %
Interest Subsidy for Group Loan	150	367	116	181	223	77 %
Interest Subsidy for Bank Linkage	1000	2717	722	814	1875	72%
<b>Total</b>	<b>3150</b>	<b>11347</b>	<b>3078</b>	<b>3160</b>	<b>7320</b>	<b>98%</b>

Bank wise detailed progress report is placed at **Annexure- N (Page No. 82)**.

**10.3 Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana:** The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2020-21 up to 31.12.2020 is as under: -

Sr. No	Scheme	Physical Target 2020-21 (No)	Cases Sponsored (No)	Cases Sanctioned (No)	Cases Pending (No)	% Achievement against target
1	Antyodaya Swarojgar Yojana	6000	11134	4964	4589	83 %
2	Adivasi Swarojgar Yojana	2000	6002	2334	2781	117%
<b>Total</b>		<b>8000</b>	<b>17136</b>	<b>7298</b>	<b>7370</b>	<b>91%</b>

Bank wise detailed progress report is placed at **Annexure- O (Page No. 86)**.

**10.4 Dairy Entrepreneurship Development Scheme (State Government):** The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 31.03.2021 is as under: -

(Amt in lac)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1639.90	308	1517.66	92.54

District wise detailed progress report is placed at **Annexure- P (Page No.88)**.

**10.5 Prime Minister's Employment Generation Programme (PMEGP):**

Performance under PMEGP up to 31.03.2021 is as under:

(Rs. In Crore)

Scheme	Target (No) 2020-21	Target Margin Money (Amt in Crore)	Case sponsored (No of App. Forwarded to Bank)	Cases sanctioned (No)	Amt of Sanction (Margin Money)	%Achievement against target in term of Sanction(No) (%Margin Money)
PMEGP DIC	1140	34.21	7278	1840	39.64	161 % (115 %)
PMEGP KVIB	887	26.61	3693	1016	21.81	114 % (82%)
PMEGP KVIC	507	15.21	1320	382	11.85	75 % (78 %)
<b>Total</b>	<b>2534</b>	<b>76.03</b>	<b>12291</b>	<b>3238</b>	<b>73.32</b>	<b>127 % (96%)</b>

Bank wise detailed progress report is placed at **Annexure- Q (Page No. 91)**.

**10.6 Mukhya Mantri Yuva Swarojgar Yojana:** To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.03.2021 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	2712	725	541	90	121

Bank- wise, District –wise achievement details are placed **at Annexure –R (Page No. 95)**.

**10.7 Pradhan Mantri Mudra Yojana (PMMY):** All Banks have received targets from their respective head offices. District- wise targets were worked out as advised by the Department of Industries, Government of Chhattisgarh and forwarded to all Banks and Nodal Offices of C.G. Government. The financial target has been distributed amongst three variants viz. Shishu, Kishore and Tarun in the proportion of 70:20:10, so that the maximum no of beneficiaries could be covered under PMMY.

**The Targets assigned to all Banks in the State under PMMY for 2020-21 is as under:**

Particulars	Target Set
Physical Target (No of Application)	518521
Financial Target (Rs in Crore)	3300.00

**Scheme component – wise target:** Component- wise achievement under PMMY for 2020-21 upto 31.03.2021 is as under:

**(Amt in Crore)**

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
<b>Target 2020-21</b>	484529	2310.00	27659	660.00	6333	330.00	518521	3300.00
Achievement against Target	333649 (69%)	815.98 (35%)	135041 (488%)	2020.56 (306%)	20802 (328%)	1543.32 (468%)	489492 (94%)	4379.86 (133%)
<b>NBFC</b>	487774	1504.10	45033	538.09	4967	324.72	537774	2366.95
<b>Total</b>	<b>821423</b>	<b>2320.14</b>	<b>180074</b>	<b>2558.65</b>	<b>25769</b>	<b>1868.04</b>	<b>1027266</b>	<b>6746.81</b>

Overall achievement up to 31.03.2021 is 133 % in terms of amount and 94 % in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - S (Page No. 97)**.

**10.8: Stand-Up India:** 2,097 branches of 31 banks are eligible under Stand-Up India Scheme.

**Performance under Stand-Up India scheme up-to 31.03.2021 is as under:**

	<b>No of Bank (Branches)</b>	<b>Total No of Cases</b>
Target	31 (2097)	4,194
Performance	11 Bank	228
% Achievement	-	5.44 % (Amt of Rs.54.86 Crores sanctioned)
No of Cases received		243
No of Cases Sanctioned		228 (94 %)

Bank- wise, district-wise achievement details are placed at **Annexure- T (Page No.99)**

**10.9: Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) Education Loans:** - 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 2019-20 is as under:**

(Rs. in Lacs)

<b>Category</b>	<b>No of Accounts</b>	<b>Liability</b>	<b>Interest on Loan Amount</b>	<b>Net subsidy claim</b>
General	689	1265.34	147.04	132.10
OBC	963	1770.04	197.89	190.82
SC	241	459.71	46.85	45.07
ST	167	756.50	35.53	34.74
<b>TOTAL</b>	<b>2060</b>	<b>4251.60</b>	<b>427.31</b>	<b>402.73</b>

Bank- wise achievement details are placed at **Annexure - U (Page No. 101)**.

## Agenda No. 11: Progress under various Digital delivery channels:

Progress under various digital delivery channels up to 31.03.2021 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.12.2020	As on 31.03.2021	Q-O-Q Growth	Q-O-Q Growth%
1	POS (Installed)	17,670	34,559	37,582	3023	8.74
2	Debit Card	1,39,94,179	1,86,02,078	1,91,92,708	5,90,630	3.18
3	Mobile Banking	6,44,306	27,41,896	29,16,544	1,74,648	6.37
4	Internet Banking	10,52,685	35,20,884	37,00,040	1,79,156	5.09
5	Credit Card	86,814	2,39,083	2,57,357	18,274	7.64
6	QR code	-	-	23,055	-	-
7	UPI	-	-	36,87,973	-	-

- Bank-wise detailed progress is placed at **Annexure- V (Page No. 102)**.

**Progress in Mahasamund Digital District:** On the recommendations of the high level committee on deepening of digital payments and with a view to encourage digitization of payments and enhance financial inclusion through digitization, SLBCs were advised to setup a “Sub Committee on digital payments”. Accordingly, a subcommittee on digital payments was formed at SLBC Chhattisgarh. In the first meeting of the subcommittee held on 04.11.2019 the Mahasamund district was identified for full digitization as per the direction received from the IBA and RBI in the State of Chhattisgarh.

Current status of digitization in Mahasamund District as on 30.04.2021 is placed at **Annexure- V1 (Page No. 103)**

## Agenda No. 12: Financial literacy camps by Rural Branches and Financial Literacy Centers (FLCs):

Financial Literacy is a regular activity of Banks. In Chhattisgarh 34 FLCs have been established in 28 districts. Reserve Bank of India vide Circular No RBI/2015-16/286 Dated 14.01.2016 advised that, subsequent to the financial inclusion efforts by RBI and opening of accounts by banks through the PMJDY, considerable ground has been covered in the field of financial inclusion. Going forward, the focus is going to be on keeping the accounts already opened as operational.

**Progress Report:** 34 FLCs, functional in Chhattisgarh have conducted 233 Special Camps and 332 target specific camps were organized for the March 21 Quarter. During the quarter from Jan 21 to March 21, rural branches have organized 3445 camps for spreading Financial Literacy in the state.

Relative return has already been submitted to RBI

## Agenda No.13 - KCC Loan & Crop Insurance under Pradhan Mantri Fasal Bima Yojana

During the year 2020-21, 1,47,878 new KCC cards amounting to Rs. 1,848.99 Crores were issued by Banks in Chhattisgarh.

(Amount Rs. in Crores)

Outstanding as on 31 March 2021.	
No of KCC	Amount Outstanding
20,93,718	7,912.38

Details of Bank wise information of KCC are shown in **table No 8a (Page No.155)**.

**KCC TO PM-KISAN BENEFICIARIES:** The Government of India had launched a drive in the month of February, 2020 to provide Kisan Credit Cards (KCCs) to PM-KISAN beneficiaries who do not have KCC. PM-KISAN beneficiaries who already have existing KCC can also approach their bank branch for enhancement of limit if required.

There are 25.47 lakh registered PM-KISAN beneficiaries in the State. Banks have issued 20.93 lakh KCC up to 31.03.2021 which is 82% of total registered beneficiaries. For KCC saturation Banks have to cover remaining Farmers. We request the department of Agri to arrange to provide District wise list of remaining farmers for effective follow-up and sanction of KCC.

### Pradhan Mantri Fasal Bima Yojana:

**Kharif & Rabi season for the period 2020-23:** For implementation of PMFBY, Department of Agriculture, Government of Chhattisgarh has issued notification vide its notification No. 2976/AF-02/01/PMFBY/2020/14-2 dated 16.06.2020 for three years from 2020-23 (Copy circulated among member Banks and LDMs and also uploaded on SLBC, Chhattisgarh web Portal for meticulous Compliance). Accordingly State was divided into five clusters, four clusters were awarded to Agriculture Insurance Co. Ltd. and one cluster awarded to Bajaj Allianz General Insurance Company Ltd.

Status of insurance coverage as per PMFBY Gol portal is as under:-

	Total Farmers	Total Policy	Amount of Insurance Cover( in Crore)
<b>Kharif-2020</b>	1313109	4438186	8108.13
<b>Kharif WBCIS</b>	9561	17895	105.85
<b>Rabi-2020</b>	236105	713247	1221.62
<b>Rabi WBCIS</b>	5953	12822	53.67

Banks are requested to ensure correct & timely deduction & remittance of insurance premium to Insurance companies. Also Banks are requested to ensure uploading of correct data on PMFBY portal.

Further, coverage under Kharif 2021-22 has started and last date of payment of premium is 31.07.2021.

**Agenda No.14: Activities Conducted in RSETIs:** RSETIs programme conducted up to 31.03.2021 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.21	Youth trained since opening to 31.03.21	Programme conducted from 01.04.20 to 31.03.21	Youth trained from 01.04.20 to 31.03.21	Settlement Ratio
1	State Bank of India	11	2243	58423	188	4460	53
2	Bank of Baroda	5	1201	30255	98	2162	87
3	Central Bank of India	2	384	11105	16	381	173
	<b>TOTAL</b>	<b>18</b>	<b>3828</b>	<b>99783</b>	<b>302</b>	<b>7003</b>	<b>70</b>

All member Banks are requested to display details of training programs being conducted by RSETI at their Branches. 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 – W (Page No. 104)**.

**Agenda No 15 - Any other item, with the permission of the Chair**

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