

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
84वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
84th SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
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84th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 82nd/83rd SLBC meeting held on 04.10.2021

Minutes of the 82nd/83rd meeting of State Level Bankers' Committee held on 04.10.2021. Approved minutes were circulated to all participants on 24.11.2021 with a request to submit the Action Taken Report within 7 days. A copy of the minutes of the above meeting is placed at **Annexure- A (Page No-33)** and the same may also be viewed / downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 82nd/83rd SLBC Meeting

On the basis of Action Taken Report on minutes of meeting submitted by member banks, a consolidated action taken report is placed at **Annexure - A1 (Page No-43)**. The house is requested to approve the Action Taken Report.

3. 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 : 99.85%
- Number of unbanked Villages : 25

(Source-DFS GIS Mapping as on 31.10.2021)

Number of uncovered Villages as on last SLBC meeting: 27

Villages covered since last SLBC meeting : 02

(District-wise, Bank-wise list of 25 villages is attached as **Annexure-B (Page No.53)**)

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

It is pertinent to mention that out of the remaining 25 Villages to be covered, population is less than 50 in 3 villages, between 50 to 100 in 4 villages, between 100 to 200 in 6 villages and between 200 to 300 in 4 villages. In these 17 villages, banks are facing challenges due to lack of proper data connectivity and also not finding suitable persons to be deployed as BC/CSP due to viability issue.

4. Status of Expansion of Bank branch network in LWE affected districts of Chhattisgarh:

In the below mentioned 8 districts of our State, 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 31.10.2021 and district wise progress is as under: -

Sr. No	District	No of Proposed Centers	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	
Total		150	145	5	

District -wise Detail of Pending Branches is placed at **Annexure - C (Page No 55)**

Remarks by Banks: BOB – Allotment of changed premises is awaited.

RBL Bank- Matter pending at Head office level.

DCB Bank- In Kundanpal everything in place except connectivity which will be provided by March 22 by Bharatnet. In Chintalnar Bank is seeking exemption.

HDFC Bank- Bank has taken approval from Dist Collector for change of place. SLBC has taken up the matter with DIF, change of place has been declined by them.

5. Opening of Bank Branch, ATM or BC Outlet In The Vicinity Of CAPF Camp & Opening of One Banking Outlet at Each Gram Panchayat in 8 Worst LWE Affected Districts

Empowered Committee of Ministry of Home affairs in a meeting on 7th 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:-

i) 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.

ii) 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 21st 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 received from LDMs is as under: -

Opening of Bank Branch/ATM/BC in vicinity of CAPF camps						
DISTRICT NAME	TOTAL NO. OF GRAM PANCHAYAT IN DISTRICT	NUMBER OF GRAM PANCHAYAT WITH CAPF CAMP	Out of C, NUMBER OF GP WITH CAMPS WHERE BANK BRANCH/BC/ATM AVAILABLE	NUMBER OF GRAM PANCHAYAT WHERE CAPF CAMP EXIST BUT BRANCH/BC/ATM NOT AVAILABLE (D-C)	Out of E, COLUMN, NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT AVAILABLE BUT FEASIBLE	NO. OF GP WITH CAPF CAMP WHERE BANKING OUTLET IS NOT FEASIBLE (F-E)
A	B	C	D	E	F	G
Bijapur	170	32	18	14	6	8
Dantewada	143	19	12	7	3	4
Bastar	433	12	11	1	0	1
Kanker	454	51	38	13	0	13
Kondagaon	383	17	15	2	0	2
Narayanpur	104	11	1	10	10	0
Rajnandgaon	814	28	21	7	0	7
Sukma	153	58	20	38	0	38
Total	2654	228	136	92	19	73

Details of deployment of BC in all Gram Panchayat in LWE area					
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	170	73	97	54	43
Dantewada	143	45	98	45	53
Bastar	433	405	28	3	25
Kanker	454	213	241	22	219
Kondagaon	383	167	216	1	215
Narayanpur	104	84	20	0	20
Rajnandgaon	814	814	0	0	0
Sukma	153	29	124	0	120
Total	2654	1830	824	125	695

After Data purification, now LDMs have given revised data seeing the feasibility and viability. We have advised LDMs to allot the villages in DLCC for deployment of BC wherever it is feasible

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

- Providing the Suitable space in Gram Panchayat and in the vicinity of CAPF camp to open the Banking facility.
- Providing connectivity by Road as well as Data connectivity at these places.
- Providing Electricity/Water and Sanitization facility at these places.
- 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. Since we have not any proposal in this regard hence places will be allotted by respective LDMs in DLCC meeting.

6. 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	Sept 2020	March 2021	Sept 2021*	YoY Growth Sept' 20 to Sept'21	
					Amount	%
1	Deposit	179918.99	189914.07	192704.99	12786.00	7.11
2	Credit (Advances)	113955.90	119519.81	122328.96	8373.06	7.35
3	CD Ratio (%) Benchmark -60%	63.34	62.93	63.48		
4	Priority Sector Advance	55026.51	53621.69	58332.42	3305.91	6.01
5	Share of PSA in Total Advances (%) , Bench Mark – 40%	48.29	44.86	47.68		
6	Agriculture Advances	18553.63	15880.01	20363.29	1809.66	9.75
7	Share of Agriculture Advances in Total Advances (%) Bench Mark- 18 %	16.28	13.29	16.65		
8	Adv.to Small & Marginal Farmers	5244.72	5758.56	6398.69	1153.97	22.00
9	Share of Small & Marginal Farmers Adv to total Adv. (Bench Mark 9%)	4.60	4.82	5.23		
10	Micro, Small & Medium Enterprises (MSME) Advances	26885.22	26715.07	27417.77	532.55	1.98
11	Share of MSME Advances to total Advances (%)	23.59	22.35	22.41		
12	Adv to Micro Enterprises	10860.56	11745.27	10811.30	-49.26	-0.45
13	Share of Micro Adv to total Adv (Benchmark 7.5%)	9.53	9.83	8.84		
14	Adv. To Weaker Section(WSA)	13457.12	11535.87	15258.62	1801.50	13.39
15	Share of WSA to Total Advances Bench Mark -11%	11.81	9.65	12.47		
16	DRI Advances	19.55	18.47	27.52	7.97	40.78
17	Share of DRI Advances to total Advances , Bench Mark-1%	0.02	0.02	0.02		
18	Advances to Women	12208.33	13281.30	13704.46	1496.13	12.25
19	Share of Advances to Women to total Advances (%)	10.71	11.11	11.20		
20	Advances to SC/ST and Minorities	11553.12	12613.03	12768.35	1215.23	10.52
21	Share of Advances to SC/ST and Minorities	10.14	10.55	10.44		
22	Branch Network	Sept'20	March'21	Sept'21	YoYGrowth	%Growth
	Rural	1392	1391	1400	8.00	0.57
	Semi –Urban	854	851	845	-9.00	-1.05
	Urban	897	887	886	-11.00	-1.23
	Total Branches	3143	3129	3131	-12.00	-0.38
	Per branch population in Chhattisgarh (2.55 Crore)*	8113	8150	8144		

*Data of Urban Cooperative Bank has been removed from Sept'21 quarter as these Banks are not SLBC member.

It has already been advised that w.e.f. FY 2021-22, Priority Sector lending target for small & Marginal farmers and weaker section has been increased to 9% and 11% respectively.

7. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1400 Rural, 845 Semi-urban and 886 Urban branches in the State aggregating **3131** Branches as at the end of Sept 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.135)**.

Number of ATMs: There are 530 ATMs in Rural centres, 1014 in Semi-urban centres and 1755 in Urban centres in the State aggregating to **3299** ATMs at the end of Sept 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.137)**.

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 30.09.2021 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Fixed point BC/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
30.09.2021	21,312	16,766	9,075	12,155	5,469
Growth (01.04.2021 to 30.09.2021)				2,989	
% Growth				16.31%	

As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 13,510. All banks are requested to reconcile the position reported to SLBC vis-à-vis at DBT GIS portal.

Fino Payment Bank has major difference of 7878. They were already advised to reconcile it but till date no major progress shown by them.

Bank wise information of Bank Mitra is placed on record as **Annexure D (Page No. 56)**

8. Deposit & Advances:

Deposits: Deposits recorded a YoY growth of Rs. 12786.00 Cr

(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
1,79,918.99	1,89,914.07	1,92,704.99	12,786.00	7.11

Advances: Advances recorded a YoY growth of Rs 8373.06 Cr.

(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
1,13,955.90	1,19,519.81	1,22,328.96	8,373.06	7.35

Bank wise Details of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.119)**.

9. Review of Performance under Annual Credit Plan: 2021-22

The performance under Annual Credit Plan up to quarter ended Sept 21 is as under:-

Sector wise Performance: Comparative data for Sept 2020 and Sept 2021:

Achievement vis a vis Target in Amount (Rs in Crore)

Sector	30.09.2020			30.09.2021		
	Target in Amt (2020-21)	Achievement in Amt	Achi%	Target in Amt (2021-22)	Achievement in Amt	Achi%
AGRI	18,617.49	9,647.81	51.82	19,305.41	10,213.40	52.90
MSME	10,252.17	9,854.38	96.12	10,229.93	9,530.83	93.16
OPS	4,604.62	2,730.39	59.30	4,374.23	3,224.22	73.71
Total	33,474.28	22,232.58	66.42	33,909.57	22,968.45	67.73

Achievement vis a vis Target in Number

Sector	30.09.2020			30.09.2021		
	Target in Number of accounts (2020-21)	Achievement in Number of accounts	Achi%	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Achi%
AGRI	19,29,046	15,70,091	81.39	18,03,145	16,16,745	89.66
MSME	2,96,692	1,75,011	58.99	4,07,101	1,19,806	29.43
OPS	2,12,136	97,878	46.13	2,14,331	1,10,258	51.44
Total	24,37,874	18,42,980	75.60	24,24,577	18,46,809	76.17

Agency wise Performance: Comparative data for Sept 2020 and Sept 2021:

Achievement vis a vis Target in Amount (Rs in Crore)

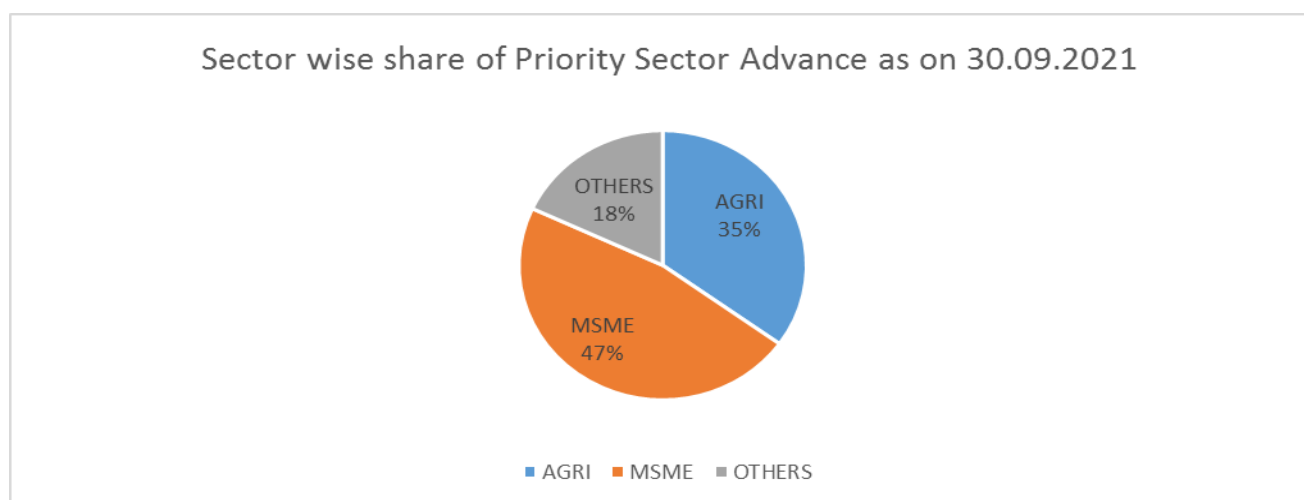
Agency	30.09.2020			30.09.2021		
	Target in Amt (2020-21)	Achieveme nt in Amt	Achi %	Target in Amt (2021-22)	Achieveme nt in Amt	Achi%
Commercial Banks	22,579.17	17,013.49	75.35	23,430.88	16,576.74	70.74
Cooperative Banks	6,222.87	4,540.37	72.96	6,400.21	4,830.73	75.48
RRBs	4,499.74	573.37	12.74	3,704.03	1,037.69	28.02
Small Fin. Bank	172.50	105.35	61.07	374.47	523.29	139.75
Total	33,474.28	22,232.58	66.42	33,909.57	22,968.45	67.73

Achievement vis a vis Target in Number

Agency	30.09.2020			30.09.2021		
	Target in Number of accounts (2020-21)	Achievement in Number of accounts	Achi%	Target in Number of accounts (2021-22)	Achievement in Number of accounts	Achi%
Commercial Banks	11,96,983	4,68,536	39.14	14,18,089	3,85,237	27.16
Cooperative Banks	8,24,269	12,82,067	155.54	6,83,684	12,67,698	185.42
RRBs	4,02,495	62,529	15.54	2,97,355	86,635	29.14
Small Fin. Bank	14,117	29,848	211.43	25,449	1,07,239	421.39
Total	24,37,874	18,42,980	75.60	24,24,577	18,46,809	76.17

Bank- wise details of achievement is placed at table **No-4C (Page No.141)**.

10. Priority Sector Advances: The ratio of Priority Sector Advances to total advances comes to 47.68 % as on 30th Sept 2021, which is above the bench mark level of 40%.



(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
55,026.51	53,621.69	58,332.42	3,305.91	6.01
48.29	44.86	47.68	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d) (Page No.122)**.

11. Agriculture Advances: Agriculture Advances have registered a YoY growth of Rs. 1809.66 Crores. The ratio of Agri Advances to total Advances is 16.65% which is below par with the benchmark of 18%. However there is an increase of 2.04% from June'21 to Sept'21
(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
18,553.63	15,880.01	20,363.29	1,809.66	9.75
16.28	13.29	16.65	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 12,872.64 Crores and under Agriculture Term Loan was Rs. 7,490.65 Crores as at the end of Sept 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. 123 & 124).**

12. Flow of credit to MSMEs: MSME advances have registered a YoY growth of Rs 532.55 Cr.

(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
26,885.22	26,715.07	27,417.77	532.55	1.98
23.59	22.35	22.41	% of Total Advances	

Details of Bank wise information of MSME Advances are shown in **Table No.1 (f) (Page No.125).**

Share of credit to micro enterprises to total advances was 8.84% as on 30.09.2021, 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 46843 cases for Rs. 47.25 Cr and disbursed Rs.44.32 Cr till 30.10.2021 under this scheme.

Bank wise details are place on record as **Annexure E (Page no. 57)**

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. Now the schemes ECLGS 1,2,3,& 4 has been extended

up to 31.03.2022 wherein an additional 10% of the outstanding as on 31.03.2021 will be sanctioned to the eligible MSME borrowers. This will help to improve MSME portfolio further. 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 49332 cases for Rs. 2801.53 Cr and disbursed Rs. 2636.83 Cr till 15.11.2021 under this scheme. Bank wise details are place on record as **Annexure F (Page no. 58)**

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

(Rs in Crore)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
7,629.31	8,942.92	8,548.58	919.27	12.05%

Progress under the PM Awas Yojna scheme up to 30.09.2021 is as under:-

Year	Sanctioned (No)	Sanctioned (Amt. Rs. in Crores)
From 01.04.2019 to 31.03.2020	4,627	739.08
From 01.04.2020 to 31.03.2021	5,866	1,075.04
From 01.04.2021 to 30.09.2021	1,916	235.88

Bank-wise progress report up to 30.09.2021 is placed at **Annexure – G (Page No. 59)**.

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
9,900	1,375.15	1,916	235.88	19.35%

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

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
603.30	641.97	595.96	-46.01	-7.17

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 127)**.

*Due to data inconsistency of few Banks during March quarter, the growth is negative

15. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 12.47% which is above the bench mark level of 11%.

(Rs. in Crores)

As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
			Amount	%
13,457.12	11,535.87	15,258.62	1,801.50	13.39
11.81	9.65	12.47	% of Total Advance	

Bank wise details are shown in **table No. 1(g) (Page No.129)**.

16. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 30 th Sept 20	As on 31 st Mar 21	As on 30 th Sept 21	YOY Growth	
				Amount	%
Export	244.08	774.83	383.24	139.16	57.01
Social Infrastructure	77.58	27.89	13.08	-64.5	-83.14
Renewable Energy	4.18	4.03	12.34	8.16	195.22

17. 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: -

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	1,92,704.99
Total Advances (A)	1,22,328.96
CD Ratio	63.48
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	7,599.16
A+B	1,29,928.12
The Adjusted CD Ratio for the State	67.42%
Loan under RIDF (C)	4,636.74
Total Advances (A+B+C)	1,34,564.86
CD Ratio including RIDF	69.83%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	42
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	10
Number of Districts with CD Ratio >= 40%	19
Number of Districts with CD ratio <40%	9

Details of Bank wise CD Ratio are shown in **Table 1 a (Page No.119)**

CD Ratio of Banks during last five year:

	As on 31.03.18	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 30.09.21
CD Ratio	66.95%	66.04%	65.72%	62.93%	63.48%
Adjusted CD Ratio	82.09%	76.64%	72.71%	67.10%	67.42%
CD Ratio including RIDF	84.86%	79.45%	75.42	69.51%	69.83%

Following 10 banks are having CD Ratio less than 60%:

Sr. No	Bank	Deposit Share in Total Deposit as on Sept 21	CD Ratio Sept'21	CD Ratio March'21	Sept'21 over March 21
1	APEX BANK	6.29	54.78	24.13	30.65
2	UNION BANK OF INDIA	4.69	48.14	51.48	-3.34
3	STATE BANK OF INDIA	34.69	47.89	53.64	-5.75
4	PUNJAB AND SIND BANK	0.33	41.06	53.44	-12.38
5	CENTRAL BANK OF INDIA	5.35	41.03	39.44	1.59
6	EQUITAS SMALL FINANCE	0.27	37.23	35.89	1.34
7	CHATTISGARH RRB	6.58	36.82	35.69	1.13
8	J AND K BANK	0.07	34.98	26.54	8.44
9	KARUR VYSHYA BANK	0.03	22.94	31.97	-9.03
10	SOUTH INDIAN BANK	0.12	20.88	14.06	6.82

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. Above figure does not include the limit/amount utilized in the State but sanctioned out of the State.

District –wise position of CD Ratio is as under:

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

SI no.	District	Deposit	Advances	CD Ratio Sept 21	CD Ratio March 21	Variance (Sept' 21 over Mar'21)
1	RAIPUR	56,025.18	55,290.17	98.69	97.74	0.94
2	MAHASAMUND	3,417.36	2,618.74	76.63	64.23	12.40
3	KABIRDHAM	2,391.49	1,727.71	72.24	55.98	16.27
4	DANTEWADA	2,024.74	1,275.37	62.99	64.39	-1.41
5	BEMETARA	2,522.66	1,529.33	60.62	52.72	7.90
6	MUNGELI	1,609.59	952.30	59.16	50.17	8.99
7	DHAMTARI	3,976.94	2,317.86	58.28	53.27	5.01
8	RAIGARH	9,042.63	5,037.10	55.70	83.05	-27.35
9	BASTAR	4,482.96	2,478.13	55.28	51.46	3.82
10	BALODA BAZAR	4,560.61	2,511.39	55.07	45.08	9.99
11	GARIABAND	1,516.94	808.09	53.27	42.05	11.22
12	DURG	25,444.34	13,315.02	52.33	52.12	0.21
13	RAJNANDGAON	7,536.26	3,777.30	50.12	46.15	3.97
14	KONDAGAON	1,748.34	875.94	50.10	42.38	7.73
15	BILASPUR	19,230.49	9,477.86	49.29	47.72	1.57
16	KANKER	3,135.26	1,459.62	46.55	41.27	5.29
17	JANJGIR-CHAMPA	7,013.41	3,228.64	46.04	38.91	7.13
18	SURGUJA	5,671.24	2,470.90	43.57	40.50	3.07
19	KORBA	10,032.82	4,270.43	42.56	45.22	-2.66
20	BALOD	4,037.19	1,492.82	36.98	32.51	4.47
21	BALRAMPUR	1,986.18	725.16	36.51	30.77	5.74
22	BIJAPUR	946.71	341.89	36.11	28.63	7.49
23	SUKMA	798.88	284.35	35.59	32.18	3.41
24	JASHPURNAGAR	2,904.98	1,033.59	35.58	34.45	1.13
25	GAURELA PENDRA MARWAHI	1,011.53	355.36	35.13	30.60	4.53
26	NARAYANPUR	616.35	208.35	33.80	31.50	2.31
27	SURAJPUR	3,808.33	1,150.07	30.20	27.79	2.41
28	KORIYA	5,212.54	1,315.47	25.24	24.14	1.09
	Total	1,92,704.99	1,22,328.96	63.48	62.84	0.64

*As on 30.06.2021, there were 10 districts showing CD ratio below 40%, now there are 9 districts. CD ratio of these 9 districts have improved during the Sept quarter. As on 30.11.2021, GPM district CD ratio has crossed 40%

As per guideline of LBS, a Subcommittee to improve CD ratio is to prepare a Monitorable Action Plan (MAP) for improvement in CD ratio. Concerned LDMs are requested to submit copy of Monitorable Action Plan (MAP) and progress report to SLBC every quarter.

LDMs are requested to identify branches with low CD ratio in their district and follow up with these Branches and the concerned regional office of these Branches, discuss this in DLCC meetings, so that CD ratio benchmark could be achieved on a quarterly basis.

18. Position of NPAs as on 30.09.2021

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	76,253.41	5,236.62	6.87
Private Bank	32,899.35	881.64	2.68
Coop Banks	6,644.38	145.95	2.20
CRGB	4,667.69	189.81	4.07
Small Fin Bank	1,864.13	87.18	4.68
Grand Total	1,22,328.96	6,541.20	5.35

Bank wise NPA are shown in **table No. 11G (Page No.171)**

NPA percentage has gone up from 5.07% in June 21 to 5.35%

KCC NPA: Out of Total NPA, KCC NPA- 50,162 accounts of Rs 520.74 Crores as per **Annexure –X (Page no. 105)**

Cases under SARFAESI: Out of Total NPA, 579 cases for Rs. 648.12 Crores filed under SARFAESI are pending for disposal with District Administrations as per **Annexure –Y (Page no. 106)**. During the quarter 25 new cases of Rs 75.55 crores added.

Position of NPAs in respect of Govt. Sponsored schemes

Status of NPA in Government Sponsored Scheme							
Sr No	Government Sponsored Schemes	As on 31.03.2021			As on 30.09.2021		
		Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA	Total Outstanding (Cr.)	Total NPA (Cr.)	% NPA
1	Pradhan Mantri Employment Generation program (PMEGP)	276.26	37.18	13.46	301.54	50.40	16.72
2	National Rural Livelihood Mission (NRLM)	660.88	41.42	6.27	648.87	42.82	6.60
3	National Urban Livelihood Mission (NULM)	122.58	23.25	18.97	140.17	30.76	21.94
4	Aadivasi Swarojgaar Yojana	21.28	5.23	24.58	35.36	5.41	15.30
5	Antyodaya Swarojagaar Yojana	30.91	9.55	30.90	56.60	10.65	18.82
6	Pradhan Mantri MUDRA Yojana (PMMY)	4,518.01	442.56	9.80	4,536.70	561.25	12.37
7	Stand up India (SUI)	223.71	38.08	17.02	202.85	43.06	21.23
Total Government Sponsored Scheme		5,853.63	597.27	10.20	5,922.05	744.35	12.57

19. Issues remaining unresolved at DCC/DLRC meeting: As against 56 DCC & 56 DLRC meetings to be conducted till Sept 21, 78 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 30.09.2021	DCC/DLRC meeting held during 2021-22	BLBC meetings to be held up to 30.09.2021	BLBC meeting held during 2021-22
1	Balod	4	2	10	10
2	Baloda Bazar	4	2	12	8
3	Balrampur	4	2	12	12
4	Bemetera	4	4	8	4
5	Bijapur	4	2	8	1
6	Bilaspur	4	2	8	8
7	Dantewada	4	4	8	8
8	Dhamtari	4	3	8	8
9	Durg	4	2	6	6
10	Gariaband	4	4	10	10
11	Gaurell-Pendra-Marwahi	4	4	6	6
12	Jagdalpur	4	4	14	14
13	Janjgir - Champa	4	2	18	16
14	Jashpur Nagar	4	4	16	7
15	Kanker	4	1	14	11
16	Kawardha	4	4	8	8
17	Kondagaon	4	3	10	10
18	Korba	4	4	10	10
19	Koriya	4	2	10	10
20	Mahasamund	4	2	10	10
21	Mungeli	4	2	6	5
22	Narayanpur	4	4	4	4
23	Raigarh	4	1	18	4
24	Raipur	4	2	8	8
25	Rajnandgaon	4	3	18	18
26	Sarguja	4	1	14	14
27	Sukma	4	4	6	6
28	Surajpur	4	4	12	12
Total		112	78	292	248

During the quarter 28 DLCC/DLRC meetings and 104 BLBC meetings have been conducted. Due to pandemic situation in first quarter, meetings could not be conducted. Now as situation has normalize, so meeting will be conducted regularly.

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.

20. 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 30.09.2021 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2020	46,39,011	12,68,530	2,81,465	61,89,006
31.03.2021	71,71,996	20,74,751	4,06,003	96,52,750
30.09.2021	77,04,397	23,55,744	5,57,339	1,06,17,480
% Growth in Enrolment (Renewal + New Enroll) over March 21	7.42%	13.54%	37.27%	-
Total eligible PMJDY accounts	1,18,01,371	80,54,068		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.09.2021 is placed at **Annexure - H (Page No. 60)**.

It is pertinent to mention that Saturation Drive for Jansuraksha scheme is under progress from 2/10/2021 to 30/09/2022. Banks have been allotted targets by SLBC and review is done internally by the respective Banks.

As per DFS instructions, we have written letter to State Election Commission for the electoral list of all the adults of the State who have become major in the last three years so that they can be covered under Jansuraksha Scheme.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 30.09.2021 (Data Source Mission Jansuraksha, Gol) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	10344	221	480	15	11060
PMSBY	2273	30	457	07	2767
Total	12617	251	937	22	13827

Bank-wise and District-wise progress report up to 30.09.2021 is placed at **Annexure I (Page No. 62)**.

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.

- d) Enroll beneficiaries of other Government scheme like PM Ujjwala, PM Kisan, MGNREGA under the scheme.
- e) 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.

21. 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	
	As on 31.10.21	% achiev	As on 31.10.21	% achiev	As on 31.10.21	% achiev	As on 31.10.21	% achiev
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
Bastar	96,652	74	10,831	111	30,054	99	1,820	63
Bijapur	81,492	63	9,590	98	22,992	76	692	24
Dantewada	91,762	71	8,628	88	21,526	71	1,196	41
Kanker	1,10,791	85	10,595	108	31,536	104	2,758	96
Kondagaon	89,078	69	11,791	121	24,145	80	4,412	153
Korba	1,08,283	83	8,060	82	25,565	84	1,925	67
Mahasamund	1,26,418	97	8,729	89	40,950	135	3,010	104
Narayanpur	86,393	67	8,972	92	21,970	73	1,438	50
Rajnandgaon	1,15,445	89	13,206	135	35,165	116	2,090	72
Sukma	77,328	60	6,059	62	17,269	57	1,242	43

Source : DFS data

22. 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: -

Sr No	Subcommittee on	Meeting Date
1	Government Sponsored Scheme	30.10.2021
2	Agriculture	18.06.2021
3	Digital Payment	29.11.2021
4	Financial Inclusion	23.11.2021

*Convener of SLBC subcommittee on Agri is requested to convene the meetings due for the period.

Minutes of the above subcommittee meetings are placed as **Annexure – J (Page No. 64)**.

Approved minutes of Subcommittee of Financial Inclusion is yet to be received.

Agri Subcommittee:

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 723 Dairy Cooperative Societies (DCSs) in the State. These societies are mainly associated with CG Govt milk Federation “Devbhog”.

Banks in Chhattisgarh have sanctioned 2090 cases till 30.10.2021 under this scheme.

Details are placed on record as **Annexure-K (Page no. 77)**

Further, Banks have sanctioned 2135 cases for Rs. 15.07 Cr till 25.11.2021 under KCC for fisheries.

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

23. 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).

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 by DIF with Agri and Law dept, reply of which is yet to be received.

24. 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 30.11.2021, 84 cases of Rs 65.93 crores have been sanctioned. Details is placed as Annexure Z2 (Page no. 109)

25. 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 30.11.2021, Out of 40 cases received, 6 cases of 1.28 crore has been sanctioned. 26 are under process. Details is placed as Annexure Z3 (Page no. 111)

26. PMSVAMITVA Scheme: DFS received a letter dt 27.10.2021 from Ministry of Panchayati Raj apprising that Hon'ble PM has launched the SVAMITVA scheme on 24.4.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.

With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati 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.

SLBC has conducted meeting with all major Banks on 10.12.2021 to discuss the issue and it was decided to take up the matter with Bank's law dept for opinion.

27. Credit to Revitalize Handloom and Handicraft Industry: RBI's Master Direction on Priority Sector Lending incentivizes flow of credit to Micro enterprises that include handloom and handicraft sector along with specified categories under Weaker sections that covers, inter-alia "Artisans, village and cottage industries". However, considering the current situation, there is a need for focused attention towards this sector.

As there is mechanism for KCC dairy and fisheries, the same model for handloom and handicraft may also be adopted.

28. Exemption of Stamp duty for PMSVANIDHI: Target segment of PMSVANidhi belong to the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID -19 Pandemic, some member Banks desired that the stamp duty on the loans under the scheme may be waived.

SLBC has taken up the matter the matter with DIF, Govt of C.G. to take up the matter with Dept of revenue vide letter no. SLBC/2021-22/185 dt 09.12.2021.

The Indian Banks Association has requested to take up the matter at the State level in the SLBC forum.

29. Sustainable Development Goals (SDG): Progress in the State as on 30.09.2021

Sl. No.	Indicators	State data	National Data
1	No. of Banking outlets per 100000 population	12.32	12.25
2	ATM per 100000 population	13.02	15.22
3	Proportion of Women A/c Holder in PMJDY	55.57	55.64
4	Percentage of Household with a Bank A/c	99.98	99.98

30. Financial literacy camps by Rural Branches and Financial Literacy Centers (FLCs):

Financial Literacy is a regular activity of Banks. In Chhattisgarh 35 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: 35 FLCs, functional in Chhattisgarh have conducted 297 Special Camps and 409 target specific camps were organized for the September 21 Quarter. During the quarter from June 21 to Sept 21, rural branches have organized 3016 camps for spreading Financial Literacy in the state.

25 Centre for Financial Literacy (CFLs) are operating in 23 districts of the State covering 50 blocks as on November 2021.

31. Negotiable ware house receipt (NWR):

Following is the status of NWR in the State as on 30.09.2021

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of the quarter	
Loans against Negotiable Warehouse Receipts (No. of A/c)	Loans against Negotiable Warehouse Receipts (Amt in Lakhs)	Loans against Negotiable Warehouse Receipts(No. of A/c)	Loans against Negotiable Warehouse Receipts (Amt in Lakhs)
3	160.62	6	875.66

Agenda Items for information and record

Govt Sponsored Schemes

32. 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
83000	870.00	54671	1131.04	28725	493.04	24836	391.09	25947	35	57

Bank wise target and achievement details for year 2021-22 (up to 31.10.2021) is placed at **Annexure – M (Page No. 81)**.

33. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.10.2021 is as under:-

(In Numbers)

Scheme	Physical Target 2021-22	Cases Sponsored	Cases Sanctioned	Loan Disbursed	Pending	% Achievement against target
Interest Subsidy for Individual Loan	4000	7793	1038	902	6144	26%
Interest Subsidy for Group Loan	300	358	110	101	234	37%
Interest Subsidy for Bank Linkage	2000	2782	644	576	2031	32%
Total	6300	10933	1792	1579	8409	28%

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

34. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2021-22 up to 31.10.2021 is as under: -

Sr. No	Scheme	Physical Target 2021-22 (No)	Cases Sponsored (No)	Cases Sanctioned (No)	Cases Pending (No)	% Achievement against target
1	Antyodaya Swarojgar Yojana	8000	4861	1063	3526	13%
2	Adivasi Swarojgar Yojana	2000	3069	743	2233	37%
Total		10000	7930	1806	5759	18%

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

35. Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 31.10.2021 is as under: -

(Amt in lakhs)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1381.03	479	623.23	45.12

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

36. Prime Minister's Employment Generation Programme (PMEGP):

Performance under PMEGP up to 31.10.2021 is as under:

(Rs. In Crore)

Scheme	Target (No) 2021-22	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	1374	41.10	3104	717	15.84	52% (38%)
PMEGP KVIB	1068	31.90	985	240	5.08	22% (16%)
PMEGP KVIC	610	18.24	543	120	3.96	20% (22%)
Total	3052	91.24	4632	1077	24.88	35% (27%)

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

37. Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.10.2021 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	1394	197	20	3.33	32.83%

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

38. 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 2021-22 is as under:

Particulars	Target Set
Physical Target (No of Application)	544447
Financial Target (Rs in Crore)	3465.00

Scheme component – wise target: Component- wise achievement under PMMY for 2021-22 upto 30.09.2021 is as under:

(Amt in Crore)

	Shishu		Kishore		Tarun		Total	
	No	Amt	No	Amt	No	Amt	No	Amt
Target 2021-22	381113	2425.00	108889	693.00	54445	347.00	544447	3465.00
Achievement against Target	99878 (26%)	234.68 (10%)	32278 (30%)	484.88 (70%)	5151 (9%)	411.05 (118%)	137307 (25%)	1130.57 (33%)
NBFC	109050	344.99	10982	70.81	43	3.20	120075	418.99
Total	208928	579.67	43260	555.69	5194	414.25	257382	1549.56

Overall achievement up to 30.09.2021 is 33% in terms of amount and 25% in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - S (Page No. 97)**.

39. Stand-Up India:

Performance under Stand-Up India scheme up-to 30.09.2021 is as under:

	No of Bank (Branches)	Total No of Cases
Target	40 (2815)	5630
Performance	10 Banks	58
% Achievement	-	1.03 % (Amt of Rs. 16.49 Crores sanctioned)
No of Cases received		68
No of Cases Sanctioned		58 (85%)

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

40. 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 2020-21 is as under:

(Rs. in Lacs)

Category	No of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	506	1061.94	106.80	104.56
OBC	729	1464.71	157.22	152.90
SC	195	402.93	41.14	40.11
ST	141	323.82	31.60	31.36
Total	1571	3253.40	336.76	328.93

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

41. Progress under various digital delivery channels up to 30.09.2021 are as under:

S. No	Scheme	As on 08.11.2016	As on 31.03.2021	As on 30.06.2021	As on 30.09.2021*	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	37582	48260	57315	9055	18.76
2	Debit Card	13994179	17755368	18736415	20769736	2033321	10.85
3	Mobile Banking	644306	2916544	3221276	5422925	2201649	68.35
4	Internet Banking	1052685	3700040	4371206	5136209	765003	17.50
5	Credit Card	86814	257357	281987	294115	12128	4.30
6	QR Code	-	23055	37463	312463	275000	734.06
7	UPI	-	3687973	6065132	8402354	2337222	38.54

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

*Payment Banks data included from Sept' 21 Quarter

Progress in Digital Districts: Earlier with a view to encourage digitization of payments and enhance financial inclusion through digitization, digitization programme was being run on pilot basis in Mahasamund district only. After its successful run, on the recommendation of RBI, Balod and Mungeli districts were shortlisted in SLBC meeting held on 04.10.2021 for digitization programme and these two districts name were finalized in the last SLBC meeting held on 04.10.2021. Balod and Mungeli are in its initial phase so all the Banks of these two districts could not provide the digitization data of these two districts.

Current status of digitization in Mahasamund District as on 31.10.2021 is placed at **Annexure- V1 (Page No. 103)**

42. KCC Loan - During the year 2021-22, 49435 new KCC cards amounting to Rs. 1013.17 Crores were issued by Banks in Chhattisgarh.

Outstanding as on 30 Sept 2021	
No of KCC	Amount Outstanding (in Crore)
20,76,117	11,807.62

Details of Bank wise information of KCC are shown in **table No 8a (Page No.154)**.

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 **25.94** lakh registered PM-KISAN beneficiaries in the State. Banks have issued 20.76 lakh KCC up to 30.09.2021 which is 80% 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)
Kharif-2021	12,71,427	49,31,940	8,030.43
Kharif WBCIS	11,353	22,388	127.32
Rabi-2021	2,36,105	7,13,430	1,221.62
Rabi WBCIS	5,952	12,821	53.63
Total	15,24,837	56,80,579	9,433.00

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.

43. Activities Conducted in RSETIs: RSETIs programme conducted up to 30.09.2021 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 30.09.21	Youth trained since opening to 30.09.21	Programme conducted from 01.04.21 to 30.09.21	Youth trained from 01.04.21 to 30.09.21	Settlement Ratio
1	State Bank of India	11	2,283	59,459	40	1,036	58%
2	Bank of Baroda	5	1,244	31,199	43	944	39%
3	Central Bank of India	2	386	11,141	2	36	0
	TOTAL	18	3,913	1,01,799	85	2,016	48%

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)**.

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