

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
85वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
85th SLBC Meeting,
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
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85th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 84th SLBC meeting held on 19.01.2022

84th meeting of State Level Bankers' Committee was held on 19.01.2022. Approved minutes were circulated to all participants on 14.02.2022 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-32)** and the same may also be viewed / downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 84th SLBC Meeting

On the basis of Action Taken on minutes of meeting submitted by member banks, a consolidated action taken report is placed at **Annexure - A1 (Page No-38)**. The house is requested to approve the Action Taken Report.

3. 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	06.01.2022
3	Digital Payment	24.02.2022
4	Financial Inclusion	23.11.2021

Minutes of the above subcommittee meetings are placed as **Annexure – J (Page No. 60)**.

Main points of Subcommittees are as under:

Subcommittee on Agriculture:

Declaration of Crop Duration – Agri department, Govt of CG has provided the crop duration obtained from IGKV, Raipur (placed as Annexure Z, page no. 104). In this regard Agri dept recommendation is awaited so that the same can be placed before the house for approval.

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

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

- Number of villages in State (2011 census) : 19,567
- Status of coverage : 99.75%
- Number of unbanked Villages : 49

(Source-DFS GIS Mapping as on 31.01.2022)

Number of uncovered Villages as on last SLBC meeting: 57

Villages covered since last SLBC meeting : 08

(District-wise, Bank-wise list of 49 villages is attached as **Annexure-B (Page No.48)**)

Name of uncovered villages is attached as **Annexure – B1 (page no. 49)**

It is pertinent to mention that out of the remaining 49 Villages to be covered, population is less than 50 in 5 villages, between 50 to 100 in 3 villages, between 100 to 200 in 7 villages and between 200 to 300 in 11 villages. In these 26 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.

5. 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 31.01.2022 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 50)**

It was decided to expand banking activities in 8 worst Left Wing Extremism (LWE) affected districts of Chhattisgarh. 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 31.12.21	% Growth	As on 31.03.15	As on 31.12.21	% Growth
1	Bastar	67	106	58	82	106	29
2	Bijapur	14	41	193	8	19	138
3	Dantewada	25	41	64	22	48	118
4	Kanker	47	91	94	28	67	139
5	Kondagaon	38	48	26	19	35	84
6	Narayanpur	9	18	100	6	17	183
7	Rajnandgaon	127	177	39	54	153	183
8	Sukma	11	29	164	3	10	233
	Total	338	551	63	222	455	105

6. Opening of Bank Branch, ATM or BC Outlet In The Vicinity Of CAPF Camps & 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:-

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

Accordingly based on the feasibility, LDMs have finalized the villages where Banking outlet can be deployed. 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	8	2
Rajnandgaon	814	28	21	7	0	7
Sukma	153	58	20	38	0	38
Total	2,654	228	136	92	17	75

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	0	28
Kanker	454	213	241	22	219
Kondagaon	383	167	216	0	216
Narayanpur	104	84	20	14	06
Rajnandgaon	814	814	0	0	0
Sukma	153	29	124	0	124
Total	2,654	1,830	824	135	709

LDMs have allocated these villages to the Banks and the same has been communicated by LDMs to the Bank for early deployment of banking outlets. Allocation list has also been shared with SLBC which is placed as Annexure C1 (page no. 51)

7. 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	Dec 2020	March 2021	Dec 2021	YoY Growth Dec'20 to Dec'21	
					Amount	%
1	Deposit	182876.53	189914.07	198403.40	15526.87	8.49
2	Credit (Advances)	119027.12	119519.81	132061.29	13034.17	10.95
3	CD Ratio (%) Benchmark -60%	65.09	62.93	66.56		
	CD Ratio % with RIDF	71.75	69.51	73.16		
4	Priority Sector Advance	54106.20	53621.69	61224.60	7118.40	13.16
5	Share of PSA in Total Advances (%) , Bench Mark – 40%	45.46	44.86	46.36		
6	Agriculture Advances	16871.42	15880.01	18822.71	1951.29	11.57
7	Share of Agri Advances in Total Advances (%) Bench Mark- 18 %	14.17	13.29	14.25		
	Agri Adv (%) with RIDF	17.97	17.14	17.79		
8	Adv.to Small & Marginal Farmers	5810.67	5758.56	6182.16	371.49	6.39
9	Share of Small & Marginal Farmers Adv to total Adv. (Bench Mark 9%)	4.88	4.82	4.68		
10	Micro, Small & Medium Enterprises (MSME) Advances	27367.14	26715.07	31111.93	3744.79	13.68
11	Share of MSME Advances to total Advances (%)	22.99	22.35	23.56		
12	Adv to Micro Enterprises	11624.10	11745.27	11327.23	-296.87	-2.55
13	Share of Micro Adv to total Adv (Benchmark 7.5%)	9.77	9.83	8.58		
14	Adv. To Weaker Section(WSA)	13828.76	11535.87	13761.44	-67.32	-0.49
15	Share of WSA to Total Advances Bench Mark -11%	11.62	9.65	10.42		
16	DRI Advances	13.44	18.47	35.08	21.64	161.01
17	Share of DRI Advances to total Advances , Bench Mark-1%	0.01	0.02	0.03		
18	Advances to Women	12574.53	13281.30	15195.26	2620.73	20.84
19	Share of Advances to Women to total Advances (%)	10.56	11.11	11.51		
20	Advances to SC/ST and Minorities	12616.37	11673.22	12842.10	225.73	1.79
21	Share of Advances to SC/ST and Minorities	10.59	9.77	9.72		
22	Branch Network	Dec'20	March'21	Dec'21	YoY Growth	% Growth
	Rural	1402	1391	1406	4.00	0.29
	Semi –Urban	850	851	855	5.00	0.59
	Urban	878	887	893	15.00	1.71
	Total Branches	3130	3129	3154	24.00	0.77
	Per branch population in Chhattisgarh (2.55 Crore)*	8147	8150	8085		

8. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1406 Rural, 855 Semi-urban and 893 Urban branches in the State aggregating **3154** Branches as at the end of Dec 2021. Out of these 72% branches are operating in rural and semi-urban areas.

Bank wise information of Branch network is shown in **table No. 1(L) (Page No.127)**.

Number of ATMs: There are 530 ATMs in Rural centres, 1023 in Semi-urban centres and 1761 in Urban centres in the State aggregating to **3314** ATMs at the end of Dec 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.129)**.

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 31.12.2021 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
31.12.2021	22,994	17,591	9,081	14,834	4,957
Growth (01.04.2021 to 31.12.2021)				4671 (26%)	

As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 18,716. Fino payment bank has the major difference of 4289.

Bank wise information of Bank Mitra is placed on record as **Annexure D (Page No. 52)**

9. Deposit & Advances:

Deposits: Deposits recorded a YoY growth of Rs. 15526.87 Cr

(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
1,82,876.53	1,89,914.07	1,98,403.40	15,526.87	8.49

Advances: Advances recorded a YoY growth of Rs 13034.17 Cr.

(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
1,19,027.12	1,19,519.81	1,32,061.29	13,034.17	10.95

Bank wise Details of Deposits, Advances and CD Ratio is shown in **table No – 1(a) (Page No.111)**.

10. 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	1,98,403.40
Total Advances (A)	1,32,061.29
CD Ratio	66.56
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	8,409.03
A+B	1,40,470.32
The Adjusted CD Ratio for the State	70.80%
Loan under RIDF (C)	4,681.79
Total Advances (A+B+C)	1,45,152.11
CD Ratio including RIDF	73.16%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	42
Number of Banks with CD Ratio > = 60%	33
Number of Banks with CD Ratio < 60%	09
Number of Districts with CD Ratio >= 40%	20
Number of Districts with CD ratio <40%	8

Details of Bank wise CD Ratio are shown in **Table 1 a (Page No.111)**

CD Ratio of Banks in preceding years:

	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 31.12.21
CD Ratio	66.04%	65.72%	62.93%	66.56%
Adjusted CD Ratio	76.64%	72.71%	67.10%	70.80%
CD Ratio including RIDF	79.45%	75.42	69.51%	73.16%

Following 09 banks are having CD Ratio less than 60%:

Sr. No	Bank	Deposit Share in Total Deposit as on Dec' 21	CD Ratio Dec'21	CD Ratio March'21	Sept'21 over March 21
1	INDUSIND BANK	2.29	57.66	60.49	-2.83
2	UNION BANK OF INDIA	4.86	48.08	51.48	-3.40
3	PUNJAB AND SIND BANK	0.32	43.88	53.44	-9.56
4	CENTRAL BANK OF INDIA	5.22	42.00	39.44	2.56
5	CHATTISGARH RRB	6.25	39.80	35.69	4.11
6	EQUITAS SMALL FINANCE	0.26	37.67	35.89	1.78
7	APEX BANK	7.10	33.92	24.13	9.79
8	SOUTH INDIAN BANK	0.10	25.59	14.06	11.53
9	KARUR VYSHYA BANK	0.03	20.70	31.97	-11.27

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:

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

SI no.	District	Deposit	Advances	CD Ratio Dec 21	CD Ratio March 21	Variance (Dec' 21 over Mar'21)
1	RAIPUR	58,030.46	62,732.06	108.10	97.74	10.36
2	MAHASAMUND	3,493.27	2,660.78	76.17	64.23	11.94
3	KABIRDHAM	2,389.32	1,662.69	69.59	55.98	13.61
4	DANTEWADA	2,219.84	1,388.89	62.57	64.39	-1.83
5	RAIGARH	9,302.47	5,722.51	61.52	83.05	-21.54
6	DHAMTARI	4,164.63	2,346.08	56.33	53.27	3.06
7	BEMETARA	2,750.60	1,512.03	54.97	52.72	2.25
8	KONDAGAON	1,707.27	934.76	54.75	42.38	12.38
9	MUNGELI	1,739.86	943.15	54.21	50.17	4.04
10	BASTAR	4,764.64	2,567.36	53.88	51.46	2.43
11	BALODA BAZAR	4,835.32	2,565.14	53.05	45.08	7.97
12	DURG	26,166.15	13,626.39	52.08	52.12	-0.05
13	RAJNANDGAON	7,669.70	3,922.29	51.14	46.15	4.99
14	GARIABAND	1,606.40	801.47	49.89	42.05	7.84
15	BILASPUR	20,069.74	9,941.19	49.53	47.72	1.81
16	KANKER	3,154.18	1,488.30	47.19	41.27	5.92
17	JANJGIR-CHAMP	7,028.17	3,179.58	45.24	38.91	6.34
18	SURGUJA	5,842.46	2,587.71	44.29	40.50	3.80

SI no.	District	Deposit	Advances	CD Ratio Dec 21	CD Ratio March 21	Variance (Dec' 21 over Mar'21)
19	KORBA	10,121.96	4,329.75	42.78	45.22	-2.45
20	SUKMA	753.48	308.80	40.98	32.18	8.80
21	BIJAPUR	907.91	359.17	39.56	28.63	10.93
22	GAURELA PENDRA MARWAHI	1,021.22	384.44	37.65	30.60	7.04
23	JASHPURNAGAR	3,005.90	1,123.95	37.39	34.45	2.95
24	NARAYANPUR	603.34	225.48	37.37	31.50	5.88
25	BALRAMPUR	2,032.04	755.59	37.18	30.77	6.42
26	BALOD	4,024.42	1,412.61	35.10	32.51	2.59
27	SURAJPUR	3,813.34	1,208.24	31.68	27.79	3.89
28	KORIYA	5,137.48	1,371.21	26.69	24.14	2.55
	TOTAL	1,98,355.57	1,32,061.62	66.58	62.84	3.74

As on 30.09.2021, there were 9 districts having CD ratio less than 40%. As on 31.12.2021 there are 8 districts having CD ratio below 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 in every two months. 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.

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

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

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

Achievement vis a vis Target in Amount

(Rs in Crore)

Sector	31.12.2020			31.12.2021		
	Target in Amt (2020-21)	Achievement in Amt	Achi%	Target in Amt (2021-22)	Achievement in Amt	Achi%
AGRI	18,545.05	11,624.91	62.68	19,305.41	12,663.48	65.60
MSME	10,167.10	11,998.75	118.01	10,229.93	16,094.01	157.32
OPS	4,583.17	3,056.70	66.69	4,374.23	4,118.10	94.14
Total	33,295.32	26,680.36	80.13	33,909.57	32,875.59	96.95

Achievement vis a vis Target in Number

Sector	31.12.2020			31.12.2021		
	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	19,23,550	16,56,008	86.09	18,03,145	18,11,461	100.46
MSME	2,94,208	2,77,053	91.79	4,07,101	1,90,468	46.79
OPS	2,11,418	1,09,018	51.56	2,14,331	1,79,762	83.87
Total	24,29,176	20,35,079	83.78	24,24,577	21,81,691	89.98

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

Achievement vis a vis Target in Amount

(Rs in Crore)

Agency	31.12.2020			31.12.2021		
	Target in Amt (2020-21)	Achievement in Amt	Achi%	Target in Amt (2021-22)	Achievement in Amt	Achi%
Commercial Banks	22,615.19	20,715.56	91.60	23,430.88	25,292.72	107.94
Cooperative Banks	6,001.41	4,776.72	79.59	6,400.21	5,071.03	79.23
RRBs	4,506.02	786.84	17.46	3,704.03	1,521.72	41.08
Small Fin. Bank	172.70	401.24	232.33	374.47	990.12	264.41
Total	33,295.32	26,680.36	80.13	33,909.57	32,875.59	96.95

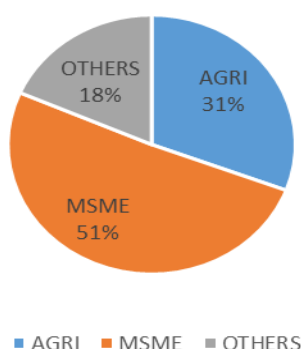
Achievement vis a vis Target in Number

Agency	30.09.2020			31.12.2021		
	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	11,96,993	5,96,118	49.80	14,18,089	5,79,865	40.89
Cooperative Banks	8,15,571	12,82,285	157.23	6,83,684	13,01,886	190.42
RRBs	4,02,495	82,712	20.55	2,97,355	1,27,559	42.90
Small Fin. Bank	14,117	73,964	523.94	25,449	1,72,381	677.36
Total	24,29,176	20,35,079	83.78	24,24,577	21,81,691	89.98

Bank- wise details of achievement is placed at table No-4C (Page No.133).

12. Priority Sector Advances: The ratio of Priority Sector Advances to total advances comes to 46.36 % as on 31 Dec 2021, which is above the bench mark level of 40%.

Sector wise share of Priority Sector Advance as on 31.12.2021



(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
54,106.20	53,621.69	61,224.60	7118.40	13.16
45.46	44.86	46.36	% of Total Advances	

Details of Bank wise information of Priority Sector Advances are shown in **table No – 1(d)** (Page No.114).

13. Agriculture Advances: Agriculture Advances have registered a YoY growth of Rs. 1,951.29 Crores. The ratio of Agri Advances to total Advances is 14.25% which is below the benchmark of 18%.

(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
16,871.42	15,880.01	18,822.71	1,951.29	11.57
14.17	13.29	14.25	% of Total Advances	
Agri Adv (%) with RIDF				
17.97	17.14	17.79	% of Total Advances	

The total outstanding under Agriculture Cash Credit was Rs. 11,114.96 Crores and under Agriculture Term Loan was Rs. 7,707.75 Crores as at the end of Dec 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. 115 & 116).

14. Flow of credit to MSMEs: MSME advances have registered a YoY growth of Rs 3,744.79 Cr.

(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
27,367.14	26,715.07	31,111.93	3,744.79	13.68
22.99	22.35	23.56	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No.1 (f)** (Page No.117).

Share of credit to micro enterprises to total advances was 8.58% as on 31.12.2021, 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 52,125 cases for Rs. 54.48 Cr and disbursed Rs.49.59 Cr till 25.02.2022 under this scheme.

Bank wise details are place on record as **Annexure E (Page no. 53)**

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 60,555 cases for Rs. 3,105.33 Cr and disbursed Rs. 2,934.78 Cr till 15.02.2022 under this scheme. Bank wise details are placed on record as **Annexure F (Page no. 54)**

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

(Rs in Crore)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
8,278.08	8,942.92	9,022.59	744.51	8.99%

Progress under the PM Awas Yojana scheme up to 31.12.2021 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 31.12.2021	2,914	440.63

Bank-wise progress report up to 31.12.2021 is placed at **Annexure – G (Page No. 55).**

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
17,910	2,825.05	2,914	440.63	16.27%

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

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
627.31	641.97	597.71	-29.60	-4.72

Bank wise details of Educational Loans are shown in **table No-1f-2 (Page No. 119)**.

17. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances is 10.42% which is below the bench mark level of 11%.

(Rs. in Crores)

As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
			Amount	%
13,828.76	11,535.87	13,761.44	-67.32	-0.49
11.62	9.65	10.42	% of Total Advance	

Bank wise details are shown in **table No. 1(g) (Page No.121)**.

18. Review of Progress under other components of ACP:

(Rs. in Crores)

Component	As on 30 th Dec 20	As on 31 st Mar 21	As on 30 th Dec 21	YOY Growth	
				Amount	%
Export	128.17	774.83	472.86	344.69	268.93
Social Infrastructure	52.72	27.89	81.66	28.94	54.89
Renewable Energy	13.28	4.03	9.50	-3.78	-28.46

19. Position of NPAs as on 31.12.2021

(Rs in Crores)

Banks	Advances	NPA	% NPA
PSU	85,755.98	5,560.24	6.48
Private Bank	34,435.76	716.76	2.08
Coop Banks	4,777.41	154.70	3.24
CRGB	4,932.65	136.33	2.76
Small Fin Bank	2,159.49	108.55	5.03
Total	1,32,061.29	6,676.58	5.06

Bank wise NPA are shown in **table No. 11G (Page No.161)**

KCC NPA: Out of Total NPA, KCC NPA- 52,330 accounts of Rs 573.37 Crores as per Annexure –K (Page no. 73)

Cases under SARFAESI: Out of Total NPA, 505 cases for Rs. 314.88 Crores filed under SARFAESI are pending for disposal with District Administrations as per Annexure –L (Page no. 74).

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 31.12.2021		
		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	366.80	50.03	13.64
2	National Rural Livelihood Mission (NRLM)	660.88	41.42	6.27	731.45	48.11	6.58
3	National Urban Livelihood Mission (NULM)	122.58	23.25	18.97	145.24	30.19	20.79
4	Aadivasi Swarojgaar Yojana	21.28	5.23	24.58	35.38	4.84	13.68
5	Antyodaya Swarojagaar Yojana	30.91	9.55	30.90	56.30	10.06	17.87
6	Pradhan Mantri MUDRA Yojana (PMMY)	4,518.01	442.56	9.80	5,146.49	630.32	12.25
7	Stand up India (SUI)	223.71	38.08	17.02	238.31	37.82	15.87
8	PMSVANIDHI	-	-	-	27.09	11.38	42.01
Total Government Sponsored Scheme		5,853.63	597.27	10.20	6,747.06	822.75	12.19

20. Issues remaining unresolved at DCC/DLRC meeting: As against 84 DCC & 84 DLRC meetings to be conducted till Dec 21, 136 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 31.12.2021	DCC/DLRC meeting held during 2021-22	BLBC meetings to be held up to 31.12.2021	BLBC meeting held during 2021-22
1	Balod	6	6	15	15
2	Baloda Bazar	6	6	18	18
3	Balrampur	6	6	18	18
4	Bemetera	6	4	12	12
5	Bijapur	6	6	12	4
6	Bilaspur	6	4	12	12
7	Dantewada	6	4	12	8
8	Dhamtari	6	6	12	12
9	Durg	6	4	9	9
10	Gariaband	6	6	15	10
11	Gaurell-Pendra-Marwahi	6	6	9	9
12	Jagdapur	6	4	21	21
13	Janjgir - Champa	6	4	27	23
14	Jashpur Nagar	6	4	24	14
15	Kanker	6	4	21	19
16	Kawardha	6	6	12	12
17	Kondagaon	6	4	15	14
18	Korba	6	4	15	15
19	Koriya	6	6	15	14
20	Mahasamund	6	6	15	15
21	Mungeli	6	4	9	6
22	Narayanpur	6	6	6	5
23	Raigarh	6	4	27	4
24	Raipur	6	4	12	11
25	Rajnandgaon	6	6	27	27
26	Sarguja	6	4	21	20
27	Sukma	6	4	9	7
28	Surajpur	6	4	18	18
Total		168	136	438	372

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.

21. 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 31.12.2021 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
31.12.2021	81,88,845	27,09,247	6,10,109	1,15,08,201
% Growth in Enrolment (Renewal + New Enroll) over March 21	14.17%	30.58%	50.27%	-
Total eligible PMJDY accounts	1,16,46,175	85,13,507		

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.12.2021 is placed at **Annexure - H (Page No. 56)**.

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.

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

- 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.
- 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.
- Fix target of fresh enrollment under PMJJBY and PMSBY to enhance enrollment.

Claims under PMJJBY & PMSBY: Number of Claims reported under PMJJBY and PMSBY up to 31.12.2021 (Data Source Mission Jansuraksha, GoI) are as under:

Scheme	Paid	Pending with insurer	Rejected	Pending with Bank	Grand Total
PMJJBY	14,798	246	920	88	16,052
PMSBY	2,348	31	491	05	2,875
Total	17,146	277	1,411	93	18,927

Bank-wise and District-wise progress report up to 30.09.2021 is placed at **Annexure I (Page No. 58)**.

Banks are requested to take following actions for increasing claim ratio:

- a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes
- b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.

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.

22. 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.

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 31.01.22	% achiev	As on 31.01.22	% achiev	As on 31.01.22	% achiev	As on 31.01.22	% achiev
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
District	As on 31.01.22	% achiev	As on 31.01.22	% achiev	As on 31.01.22	% achiev	As on 31.01.22	% achiev
Bastar	92,451	71	11,591	119	30,783	102	1,976	68
Bijapur	1,30,229	100	11,119	114	24,535	81	726	25
Dantewada	92,875	72	9,756	100	22,573	74	1,313	45
Kanker	1,12,017	86	11,822	121	33,098	109	3,214	111
Kondagaon	95,229	73	14,084	144	25,223	83	4,634	161
Korba	1,11,752	86	9,238	95	27,026	89	2,109	73
Mahasamund	1,28,931	99	9,557	98	43,097	142	3,277	114
Narayanpur	91,217	70	9,447	97	22,612	75	1,574	55
Rajnandgaon	1,16,787	90	14,137	145	36,169	119	2,344	81
Sukma	79,827	62	6,890	70	18,288	60	1,294	45

Source : DFS data

23. 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 15.02.2022, Out of 107 cases received, 10 cases of 1.22 crore has been sanctioned. 58 are under process. Details is placed as Annexure Y (Page no. 103)

24. 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.

All Banks were given timeline upto 31/01/2022 to obtain legal opinion from their law officer. Till date opinion received from SBI, BOB, PNB and CRGB. Other Banks are requested to submit the same at the earliest.

25. Sustainable Development Goals (SDG): Progress in the State as on 31.12.2021

Sl. No.	Indicators	Proposed Target by 2030 for each districts	State Data	National Data
1	No. of Banking outlets per 100000 population	31.26	12.36	12.25
2	ATM per 100000 population	42.65	12.99	15.22
3	Proportion of Women A/c Holder in PMJDY	50	55.65	55.66
4	Percentage of Household with a Bank A/c	-	99.98	99.98

*No. of Banking outlets per 100000 population in LWE districts: 11.91

*ATM per 100000 population in LWE districts: 9.83

26. 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 407 Special Camps and 472 target specific camps were organized for the December 21 Quarter. During the quarter from Sept 21 to Dec 21, rural branches have organized 3,450 camps for spreading Financial Literacy in the state. Details is placed as **Annexure Z1(Page no. 108)**

27. Status of funding of projects under AHIDF scheme of DAHD, GoI : Dept of Animal Husbandry and Dairying, GOI is implementing Animal Husbandry Infrastructure Development Fund Scheme, announced under the Atmanirbhar Bharat Abhiyan. The scheme is implemented since 2020-21. The GOI has announced a fund of Rs 15000 crore as stimulus package for funding by schedule banks for eligible projects set up by individual entrepreneurs, FPO, Private companies, MSMEs and section 8 companies for their investment for processing and value addition in animal husbandry sector. Under the scheme, credit facilities are to be made available for establishment of:

- i) Dairy processing and value addition infrastructure
- ii) Meat processing and value addition infrastructure
- iii) Establishment of animal feed plant and
- iv) Breed improvement technology and Breed Multiplication farm

Banks are requested to come forward for funding in this scheme.

We propose to keep this point under the purview of existing SLBC Sub Committee on Agriculture for review.

28. Saturation programme for Balrampur District: Hon'ble Prime Minister on 22nd January, 2022, launched a Saturation programme for selected districts under the aegis of NITI Aayog and line Ministries. Under this initiative, 10 Districts in the country been selected by DFS on the basis of identified KPIs for a more intense and focused intervention to bring them on par with other Districts that are performing well in these parameters. KPI's selected for the proposed intervention are as follows: -

- a) Current and Saving Accounts (CASA), per lakh population
- b) Enrolments under PMJJBY, per lakh population
- c) Enrolments under PMSBY, per lakh population
- d) APY, per lakh population
- e) MUDRA, per lakh population

SLBC has been requested to monitor the progress in these KPIs for Balrampur district

	CASA per lakh population	PMJJBY per lakh population	PMSBY per lakh population	APY per lakh population	MUDRA per lakh population
Target for Feb'23	1,52,000	9,000	27,000	2,000	23,646
Achievement	1,42,021	8,880	26,285	1,980	7,869
% achievement	93%	99%	97%	99%	33%

Agenda Items for information and record

Govt Sponsored Schemes

29. 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
83,000	870.00	81,721	1,675.61	56,773	986.96	52,864	834.80	24,948	68	113

Bank wise target and achievement details for year 2021-22 (up to 31.01.2022) is placed at **Annexure – M (Page No. 76)**.

30. National Urban Livelihood Mission (NULM): The component wise achievement up to 31.01.2022 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	4,000	10,126	2,784	2,588	6,115	70%
Interest Subsidy for Group Loan	300	623	338	319	245	113%
Interest Subsidy for Bank Linkage	2,000	3,614	1,554	1,483	1,835	78%
Total	6,300	14,363	4,676	4,390	8,195	74%

Bank wise detailed progress report is placed at **Annexure- N (Page No. 77)**.

31. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana: The achievement under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana for 2021-22 up to 31.01.2022 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	8,000	8,359	3,024	4,750	38%
2	Adivasi Swarojgar Yojana	2,000	4,524	1,278	2,899	64%
Total		10,000	12,883	4,302	7,649	43%

Bank wise detailed progress report is placed at **Annexure- O (Page No. 81)**.

32. Dairy Entrepreneurship Development Scheme (State Government): The Scheme is run by Department of Veterinary, Government of Chhattisgarh. The progress under the scheme up to 31.01.2022 is as under: -

(Amt in lakhs)

Target	Cases Sanctioned		Sanction %
Subsidy Amount	No	Subsidy Amount	Subsidy Amount
1,407.90	544	828.18	58.82

District wise detailed progress report is placed at **Annexure- P (Page No. 83)**.

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

Performance under PMEGP up to 31.01.2022 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	1,374	41.10	4,642	1,307	29.44	95% (72%)
PMEGP KVIB	1,068	31.90	1,739	478	10.09	45% (32%)
PMEGP KVIC	610	18.24	906	199	5.95	33% (33%)
Total	3,052	91.24	7,287	1,984	45.48	65% (50%)

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

34. Mukhya Mantri Yuva Swarojgar Yojana: To promote the entrepreneurship in youth, State Government had launched this scheme in year 2013. The progress upto 31.01.2022 is as under:

Target	No of Cases Submitted	Cases Sanctioned By the Bank	Disbursed by the Bank	% Achievement (Disbursement)	% Achievement (Sanction)
600	2,102	505	176	30%	84%

Bank- wise, District –wise achievement details are placed **at Annexure –R (Page No. 90)**.

35. 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)	5,44,447
Financial Target (Rs in Crore)	3,465.00

Scheme component – wise target: Component- wise achievement under PMMY for 2021-22 upto 31.12.2021 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	218273 (57%)	536.96 (22%)	64280 (59%)	972.50 (140%)	11357 (21%)	881.38 (254%)	293910 (54%)	2390.86 (69%)
NBFC	230214	755.86	27923	216.42	635	45.09	258772	1017.35
Total	448487	1292.80	92203	1132.52	11992	926.46	552682	3408.20

Overall achievement up to 31.12.2021 is 69% in terms of amount and 54% in terms of number (Excluding NBFC). Bank- wise achievement details are placed **at Annexure - S (Page No. 92)**.

36. Stand-Up India:

Performance under Stand-Up India scheme up-to 31.01.2022 is as under:

	No of Bank (Branches)	Total No of Cases
Target	40 (2815)	5,630
Performance	7 Banks	173
% Achievement	-	3.07 % (Amt of Rs. 47.36 Crores sanctioned)
No of Cases received		191
No of Cases Sanctioned		173 (91%)

Bank- wise, district-wise achievement details are placed at **Annexure- T (Page No. 94)**

37. Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSR BAY) 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 MMUSR BAY for 2020-21 is as under:

(Rs. in Lacs)

Category	No of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	482	1,023.25	101.55	93.65
OBC	682	1,387.01	142.54	133.61
SC	185	386.90	38.70	35.92
ST	127	296.15	48.49	27.42
Total	1,476	3,093.31	311.28	290.60

Bank- wise achievement details are placed at **Annexure - U (Page No. 96)**.

38. Progress under various digital delivery channels up to 31.12.2021 are as under:

S. No	Scheme	As on 08.11.2016	As on 31.03.2021	As on 30.09.2021*	As on 31.12.2021	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17670	37582	50582	61138	10556	20.87
2	Debit Card	13994179	17755368	19709222	20747192	1037970	5.27
3	Mobile Banking	644306	2916544	3826317	5162669	1336352	34.93
4	Internet Banking	1052685	3107196	4693862	5415345	721483	15.37
5	Credit Card	86814	257357	294115	309223	15108	5.14
6	QR Code	—	23055	43411	406096	362685	835.47
7	UPI	—	3687973	6801055	7403930	602875	8.86

Bank-wise detailed progress is placed at **Annexure- V (Page No. 97)**.

*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 SLBC meeting held on 04.10.2021.

Current status of digitization in above three District as on 31.01.2022 is placed at **Annexure- V1,V2 & V3 (Page No. 98,99,100)**

39. KCC Loan - During the year 2021-22, 60,502 new KCC cards amounting to Rs. 1287.58 Crores were issued by Banks in Chhattisgarh.

Outstanding as on 31 Dec 2021	
No of KCC	Amount Outstanding (in Crore)
20,77,135	10,132.24

Details of Bank wise information of KCC are shown in **table No 8a (Page No.146)**.

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 20.77 lakh KCC up to 31.12.2021 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	11,382	22,388	127.32
Rabi-2021	2,22,004	9,54,611	1,221.10
Rabi WBCIS	9,183	18,467	84.37
Total	15,13,996	59,27,406	9,463.22

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.

40. Activities Conducted in RSETIs: RSETIs programme conducted up to 31.12.2021 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.12.21	Youth trained since opening to 31.12.21	Programme conducted from 01.04.21 to 31.12.21	Youth trained from 01.04.21 to 31.12.21	Settlement Ratio
1	State Bank of India	11	2,371	61,764	242	7,020	59%
2	Bank of Baroda	5	1,281	32,155	130	3,600	71%
3	Central Bank of India	2	394	11,343	50	1,500	46%
	TOTAL	18	4,046	1,05,262	422	12,120	63%

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. 101)**.

Status of opening of new RSETI is placed as Annexure X (page no. 102)

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