

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
91वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
91st SLBC Meeting for Quarter Ended June' 2023
Mantralaya, Nava Raipur, Atal Nagar (C.G.)
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91st Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 90th SLBC meeting held on 15.06.2023

90th meeting of State Level Bankers' Committee was held on 15.06.2023. Approved minutes were circulated to all participants with a request to submit the Action Taken Report within 7 days. A copy of the minutes of the above meeting is placed at **Annexure- A (Page No. 35)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

2. Action Taken Report of the 90th 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. 49)**.

The house is requested to approve the Action Taken Report.

3. Minutes of SLBC Sub Committees

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

Sr No	Subcommittee on	Meeting Date
1	Agriculture Sub-Committee	31.08.2023
2	GSS Sub-Committee	17.08.2023
3	Digital Payment	10.08.2023
4	Financial Inclusion	10.08.2023

All the Sub-Committees of SLBC has been conducted for quarter ended June-23. SLBC has requested the conveners vide various letters for timely convening the meetings of SLBC Sub-Committee so that any important issues or outcome of the discussion held in the Sub-Committee meetings can be put-up to subsequent Quarterly SLBC meeting. Minutes of these Sub-committees are yet to be approved.

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

- Number of villages in State (2011 census) : 19,567
 - Status of coverage (Including Bank Mitra) : 99.90%
 - Number of uncovered Villages as on last SLBC meeting : 156
 - **New Villages added by DFS : 12**
 - Total Number of unbanked Villages : 168
 - Villages Covered/removed Since Last SLBC meeting : 119
 - Number of Unbanked Villages as on 31.07.2023 : **49**
- (Source- DBT GIS Mapping)**

(District-wise, Bank-wise list of 49 villages is attached as **Annexure- C (Page No. 67)**)

DoT officials informed SLBC that out of 49 Unbanked Villages as on 31.07.2023, 19 villages are having Network Connectivity. The banks concerned at these 19 unbanked locations where connectivity is available has been advised to open banking outlet by September, 2023.

Name of uncovered villages with connectivity status provided by DoT in these 49 villages as on 31.07.2023 is attached as **Annexure- C1 (Page No. 68)**

It is pertinent to mention that out of remaining 49 villages to be covered, in 07 villages population is less than 50, in 15 villages population is between 50-100, in 07 villages population is between 100-200 and in 4 villages population is between 200-300. In these 33 villages, banks are facing challenges due to lack of proper roads, LWE security issue and also not finding suitable person 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 the State, 150 locations were proposed to open Branches or ATMs. Out of these 150 locations, at 149 locations new Branches/ATMs have been opened/installed by 30.06.2023 and district wise progress is as under: -

Sr. No	District	No of Proposed Centers	Opened	Pending	Village Name	Bank Name	Present Status
1	Bijapur	33	32	0	Usur	ICICI Bank Ltd.	Branch has been opened on 29th July, 2023.
					Timed	Bank of Baroda	Branch has been opened on 21.01.2023
2	Sukma	25	24	1	Chintalnar	AXIS Bank Ltd.	Chintalnar- Axis Bank have initiated process (Technical feasibility) for opening of new branch at Chintalnar Village, Sukma District.
					Kundanpal		Kundanpal- Branch has been opened by DCB bank.
3	Bastar	29	29	0	Sadra Bodenar	HDFC Bank Ltd.	HDFC Bank Ltd has opened the branch on 28.03.2023
4	Dantewada	18	18	0			
5	Kanker	7	7	0			
6	Kondagaon	7	7	0			
7	Narayanpur	12	12	0			
8	Rajnandgaon	19	19	0			
Total		150	149	1			

DFS has identified 157 villages across the country having population more than 3000 and not having brick & mortar branch within a radius of 5 Kms. Accordingly 11 locations have been identified in Chhattisgarh state. Out of these 11 locations, Bank/Branches are already available in 4 locations and remaining locations have been allotted to various banks by respective LDMs as under:

List of 11 villages of population above 3000 allotted by SLBCs for opening brick and mortar branch						
State/UT	District	Sub District	Village Code	Village name	Population	Allocated bank
Chhattisgarh	Baloda Bazar	Simga	44089	Matiya	3443	HDFC BANK
Chhattisgarh	Balrampur	Ramanujganj	431838	Talkeshwarpur	3426	PUNJAB NATIONAL BANK
Chhattisgarh	Balrampur	Ramanujganj	431846	Trisuli	3869	CHHATTISGARH RAJYA GRAMIN BANK
Chhattisgarh	Balrampur	Wadrafanagar	432130	Basantpur	3890	PUNJAB NATIONAL BANK
Chhattisgarh	Bastar	Darbha	449585	Pakhnar	3652	IDBI BANK
Chhattisgarh	Bastar	Bastanar	449265	Badekakloor	4181	ICICI BANK
Chhattisgarh	Bijapur	Usur	450877	Aawapali	4166	SBI & ICICI BANK ARE PRESENT
Chhattisgarh	Jashpur	Bagicha	433636	Kamarima	4794	CANARA BANK
Chhattisgarh	Jashpur	Farsabahar	434176	Bhelwan	3410	UCO BANK
Chhattisgarh	Kondagaon	Makdi	448860	Makadi	4214	SBI BANK IS PRESENT
Chhattisgarh	Narayanpur	Orchha	449941	Orchha	3158	CHHATTISGARH RAJYA GRAMIN BANK IS PRESENT

DFS vide letter dated 25.05.2023 requested to take necessary steps for ensuring opening of brick-and-mortar branches at all the locations allocated to banks latest by 30.09.2023. During 90th SLBC quarterly meeting for quarter ended March' 2023, all the allocated banks have committed to open the branch by 30.09.2023.

6. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1456 Rural, 915 Semi-urban and 976 Urban branches in the State aggregating **3,347** Branches as at the end of June' 2023. Out of these 71% branches are operating in rural and semi-urban areas.

Bank wise & District wise information of Branch network is shown in **Table No. 1(N) & 1(N-1) (Page No. 110 & 111)**.

Number of ATMs: There are 650 ATMs in Rural centres, 1057 in Semi-urban centres and 1825 in urban centres in the State aggregating to **3,532** ATMs at the end of June' 2023. Out of these 48% ATMs are established at rural and Semi-urban area.

Bank wise & District wise information of ATM network is shown in **Table No. 1(O) & 1(O-1) (Page No. 112 & 113)**.

As per RBI website there are 1070 white label ATMs in the State as on June' 30, 2023.

Accordingly, there are total number of 4,602 ATMs in the State as on June' 30, 2023.

Penetration of ATMs in rural areas is quite less than the branch penetration. In this regard, a review meeting on bank-wise position of ATMs in the state of Chhattisgarh was convened by RBI with SLBC and selected banks wherein Banks were instructed to maximize the number of ATMs in rural areas as well as LDMS had also been advised to identify the locations feasible for ATMs especially in rural areas. Bank wise information regarding proposed ATM expansion plan in rural areas is placed as below:-

Proposed ATM Expansion Plan in Rural Area										
Sr. No.	Bank Name	PROPOSED			INSTALLED			PENDING		
		ATM	Micro ATM	Mobile Van	ATM	Micro ATM	Mobile Van	ATM	Micro ATM	Mobile Van
1	State Bank of India	4	0	1	4	0	1	0	0	0
2	Union Bank of India	6	10	0	6	10	0	0	0	0
3	Axis Bank	8	8	0	8	8	0	0	0	0
4	Bandhan Bank	2	0	0	0	0	0	2	0	0
5	ICICI Bank	13	0	0	13	0	0	0	0	0
6	HDFC Bank	59	0	0	53	0	0	6	0	0
7	CRGB	0	1147	0	0	1147	0	0	0	0
Total		92	1165	1	84	1165	0	8	0	0

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 30.06.2023 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Inactive Bank Mitra/BC	Fixed point BC/Bank Mitra	Bank Mitra with Micro ATMs	Bank Mitra with Laptop
31.03.2023	34,643	26,755	7,888	17,929	17,779	12,614
30.06.2023	37,397	28,246	9,540	12,684	12,245	10,621

As per DBT GIS portal of DFS, MoF, Gol (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 29,522. BOB, PNB, UCO, Axis Bank, ICICI Bank, IDFC First Bank, IndusInd Bank, Kotak Mahindra Bank, RBL, FINO PAYMENTS BANK, PAYTM PAYMENTS BANK & INDIA POST PAYMENT BANK has the major difference. SLBC has instructed all these concerned banks through various letters time to time for reconciliation.

- RBL bank had reported total Bank Mitras as 5, 463 in March' 23 quarter. Out of 5, 463 total Bank Mitras, they had reported 5, 463 as Fixed Point BCs. However, in June' 23 quarter RBL bank has reported 3,499 total Bank Mitras and 87 as Fixed Point BCs. They have updated 3,034 BCs details on the DBT GIS portal till 30th June' 2023 and assured to reconcile the remaining difference by September, 2023.
- PAYTM PAYMENTS BANK has advised that they don't have access in DBT GIS portal. However, they have updated data on CISBI portal as on 30.06.2023. They have requested Mission FI, DFS for mapping with DBT GIS portal, and then the data will be uploaded.
- FINO PAYMENTS BANK has updated 13,589 BCs details on DBT-GIS portal till date.
- ICICI Bank, IndusInd Bank, AXIS Bank, Kotak Mahindra Bank, IDFC First Bank, India Post Payment Bank, UCO, BOB & PNB have not reconciled the data with DBT-GIS portal till date.

Bank wise information of Bank Mitra is placed on record as **Annexure- D (Page No. 69)**

Bank Saturation Plan Chhattisgarh 2022: DFS, MoF, Gol vide e-mail dated August 18, 2022 had shared the list of 2379 identified unbanked villages as on 08.08.2022. This list was based on GIS mapping of villages not served by any bank branch/IPPB within 5km radius. In this context, DIF, Govt. of C.G vide letter dated 25.08.2022 had taken up matter with Mission Financial Inclusion, DFS, Gol to identify minimum possible locations through GIS based tools for opening Bank branch/IPPB centre through which all these identified locations can be covered. Accordingly, a quick analysis has been made by DIF, Govt. of C.G classifying the data on the basis of the population of the villages, connectivity and also the distance from the nearest Bank/ IPPB branch and the list of 280 locations has been shared by this office vide letter dated 13.02.2023 for opening of Brick & Mortar Branches /IPPB Branches for all the unbanked villages within a range of 5 Km. LDMS after approval from DLCC meeting allocated 280 locations to the respective banks for opening of Brick & Mortar Branches /IPPB Branches.

In the 10th quarterly meeting of SLBC Sub-Committee on Financial Inclusion which was held on 10th August, 2023, the Chair instructed all the banks for opening new Brick & Mortar Branches /IPPB Branches in all allocated locations as early as possible.

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

DESCRIPTION	NUMBERS
TOTAL NO OF IDENTIFIED VILLAGES AS PER BANK SATURATION PLAN	280
DUPLICATE VILLAGE- (Chotedonger) (AT SR NO 158 & 210 IN LIST OF BSP) & (Kunwarpur) (AT Sr no 179 & 189 in the list of BSP)	2
NET TOTAL NO OF IDENTIFIED VILLAGES AS PER BSP	278
NO OF VILLAGES ALREADY HAVING ANY BANK BRANCH/IPPB	23
NO OF VILLAGES CHANGED BY LDM MAHASAMUND (SR NO 192,193 & 196) AS PER DLCC APPROVAL. (TOTAL 15 NEW BRANCHES WILL BE OPENED AS PER DLCC APPROVAL AGAINST 7 PROPOSED IN THE LIST OF BANK SATURATION PLAN)	3
TOTAL NO OF VILLAGES ALLOCATED TO BANKS FOR OPENING OF NEW BRANCH UNDER BSP	252

The summary of Villages allocated to banks for opening of new branches is placed as **Annexure - E (Page No. 70)**

The detailed list of Villages allocated to banks is placed as **Annexure – E1 (Page No. 71)**

Hon’able Chief Minister’s Announcement Regarding Expansion of Banking Services in LWE Areas and Others- Bijapur, Dantewada and Surguja: During visit of Hon’able Chief Minister to Bastar Division, he made announcement regarding expansion of banking services in Left Wing Extremism (LWE) affected areas. The detailed action taken on the matters referred in the announcement is placed as **Annexure- E2 (Page No. 77)**

7. Deposit & Advances:

Deposits: Deposits recorded – (Ve) growth of Rs. 1,077.78 Cr

(Rs in Crore)

As on 30 th June’2022	As on 31 st March’ 23	As on 30 th June’2023	Q-o-Q Growth	
			Amount	%
2,14,424.87	2,37,871.84	2,36,794.06	-1,077.78	-0.45

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

(Rs in Crore)

Sr. No.	Bank Name	Deposit as on 31.03.2023	Deposit as on 30.06.2023	Growth
1	Punjab National Bank	15,869.47	14,622.57	-1246.90
2	APEX Bank	16,479.03	15,680.98	-798.05
3	IndusInd Bank	5,811.20	5,286.10	-525.10
4	Union Bank of India	11,002.77	10,597.05	-405.72
5	Bandhan Bank	2,147.08	1,944.81	-202.27

Advances: Advances recorded a Q-o-Q growth of Rs.7, 034.08 Cr.

(Rs in Crore)

As on 30 th June'2022	As on 31 st March' 23	As on 30 th June'2023	Q-o-Q Growth	
			Amount	%
1,48,568.35	1,71,173.57	1,78,207.65	7,034.08	4.11

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

(Rs in Crore)

Sr. No.	Bank Name	Advances as on 31.03.2023	Advances as on 30.06.2023	Growth
1	APEX Bank	3,775.80	7,516.73	3,740.93
2	State Bank of India	44,941.78	46,710.66	1,768.88
3	Canara Bank	5,403.16	5,915.07	511.91
4	Axis Bank Ltd.	7,075.11	7,402.13	327.02
5	IDBI Bank Ltd.	4,890.73	5,217.14	326.41

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 91)**

8. CD Ratio:

As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2023-24/11, (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24) April 03, 2023 CD Ratio of the Bank should be monitored at different Levels on the basis of following parameters: -

Institution /Level	Indicator
Individual Banks at Head Office	Cu+RIDF
State Level (SLBC)	Cu+RIDF
District Level	Cs

Where: Cu = Credit as per place of utilization

Cs = Credit as per place of sanction

RIDF = Total resource support provided to States under Rural Infrastructure Development Fund

Chhattisgarh	(Amt in Rs. Cr.)
Total Deposit	2,36,794.06
Total Advances (A)	1,78,207.65
CD Ratio	75.26%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	5,581.63
A+B	1,83,789.28
The Adjusted CD Ratio for the State	77.62%
Loan under RIDF (C)	5,250.32
Total Advances (A+B+C)	1,89,039.60
CD Ratio including RIDF	79.83%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	41
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	9
Number of Districts with CD Ratio >= 40%	30
Number of Districts with CD ratio <40%	3 (Korea, Surajpur & Mohla-Manpur-Ambagarh Chouki)

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 92)**

CD Ratio of Banks in preceding years:

	As on 30.06.2022	As on 31.03.2023	As on 30.06.2023
CD Ratio	69.29%	71.96%	75.26%
Adjusted CD Ratio	72.68%	72.51%	77.62%
CD Ratio including RIDF	74.95%	74.68%	79.83%

National level Adjusted CD ratio	71.83%	73.52%	--
M.P. CD ratio	66.77%	68.59%	--
Odisha CD ratio	37.78%	41.49%	--

Following 09 banks have CD Ratio less than 60%:

Sr. No.	NAME OF THE BANK	Deposit Share in Total Deposit as on June' 23	CD Ratio June' 22	CD Ratio March' 23	CD Ratio June' 23	June' 23 over March'23	June' 23 over June '22
1	KARUR VYSYA BANK	0.02	21.98	21.05	19.96	-1.09	-2.02
2	SOUTH INDIAN BANK	0.09	23.57	21.00	19.97	-1.03	-3.60
3	PUNJAB AND SIND BANK	0.35	52.49	33.85	33.94	0.09	-18.55
4	CHATTISGARH RRB	6.05	40.72	44.76	46.64	1.88	5.92
5	APEX BANK	6.62	43.54	22.91	47.94	25.03	4.40
6	CENTRAL BANK OF INDIA	4.60	42.95	45.46	47.95	2.49	5.00
7	UNION BANK OF INDIA	4.48	44.70	46.51	49.75	3.24	5.05
8	EQUITAS SMALL FIN. BANK	0.22	37.89	56.54	54.73	-1.81	16.84
9	J & K Bank	0.02	96.19	60.03	54.79	-5.24	-41.40

Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. Out of 09 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of 4 Banks.

District –wise position of CD Ratio is as under:

Out of 33 districts, 3 districts namely Korea, Surajpur & Mohla-Manpur Ambagarh Chouki are having CD ratio below 40%, which needs improvement.

(Amount in Crore)

Sr. No.	District wise	DEPOSIT			ADVANCES			CD RATIO			Variance June' 23 Over March' 23	Variance June' 23 Over June' 22
		As on 30th June' 22	As on 31st March' 23	As on 30th June' 23	As on 30th June' 22	As on 31st March' 23	As on 30th June' 23	As on 30th June' 22	As on 31st March' 23	As on 30th June' 23		
1	KOREA	5237.92	2029.10	1954.19	1491.61	1724.61	640.94	28.48	84.99	32.80	-52.20	4.32
2	MOHLA-MANPUR AMBAGARH CHOUKI	0	946.39	923.74	0	251.61	330.52	0	26.59	35.78	9.19	0
3	SURAJPUR	3929.30	4264.54	4166.45	1295.60	1497.65	1616.57	32.98	35.12	38.80	3.68	5.82
4	BALOD	4211.48	4535.91	4607.69	1670.02	1695.96	2000.1	39.70	37.39	43.41	6.02	3.71
5	SUKMA	842.77	948.14	989.7	345.02	397.02	430.73	40.96	41.87	43.52	1.65	2.56
6	BALRAMPUR	2118.45	2381.18	2292.11	837.61	955.22	1013.55	39.57	40.12	44.22	4.10	4.65
7	NARAYANPUR	632.12	715.11	735.28	252.37	301.38	330.74	39.95	42.14	44.98	2.84	5.04
8	JASHPUR	3021.92	3447.69	3422.36	1279.11	1520.48	1624.28	42.35	44.10	47.46	3.36	5.11
9	GAURELA- PENDRA- MARWAHI	1130.11	1232.82	1217.36	451.12	529.5	579.46	40.00	42.95	47.60	4.65	7.60
10	SAKTI	0	2436.84	2432.68	0	1179.1	1235.39	0	48.39	50.78	2.40	0
11	SURGUJA	6008.05	6931.2	6779.6	2911.22	3404.12	3572.74	48.46	49.11	52.70	3.59	4.24
12	JANJGIR- CHAMPA	7316.28	5808.27	5760.24	3424.33	2740.04	3050.34	46.83	47.17	52.96	5.78	6.12
13	BILASPUR	24998.37	26224.65	26803.95	11453.83	13409.54	14219.44	45.83	51.13	53.05	1.92	7.22
14	DURG	28330.50	29815.92	30410.09	14192.72	15933.99	16728.77	50.09	53.44	55.01	1.57	4.92
15	BIJAPUR	896.92	972.59	959.57	406.46	478.7	529.65	45.34	49.22	55.20	5.98	9.86
16	SARANGARH- BILAIGARH	0	1850.77	1825.89	0	934.36	1033.21	0	50.48	56.59	6.10	0
17	KANKER	3288.34	3532.01	3618.76	1676.35	1935.97	2123.65	51.02	54.81	58.68	3.87	7.67
18	GARIYABAND	1524.77	1921.86	1859.31	785.21	1028.96	1126.13	51.57	53.54	60.57	7.03	8.99
19	BEMETARA	2958.11	3238.25	3235.86	1657.06	1711.63	1968.71	56.09	52.86	60.84	7.98	4.75
20	RAJNANDGAON	8871.54	6834.63	6915	4490.43	3735.14	4211.22	50.65	54.65	60.90	6.25	10.25
21	KORBA	10284.74	10601.24	10703.47	5355.93	6237.21	6545.75	52.10	58.83	61.16	2.32	9.06
22	MANENDRAGARH -CHIRMIRI BHARATPUR	0	3571.73	3544.36	0	1037.24	2174.51	0	29.04	61.35	32.31	0
23	BASTAR	4800.69	5191.25	5359.96	2786.15	3264.78	3527.04	58.05	62.89	65.80	2.91	7.75
24	BALODA BAZAR	4717.02	5042.48	5019	2858.44	2935.82	3310.41	60.63	58.22	65.96	7.74	5.33
25	DHAMTARI	4381.29	4728.12	4671.02	2582.93	2866.42	3095.9	59.01	60.62	66.28	5.65	7.27
26	KONDAGAON	1794.65	2020.75	2011.08	1093.31	1232.58	1338	60.98	61.00	66.53	5.54	5.55
27	MUNGELI	1740.19	1982.27	1903.21	1055.75	1125.71	1270.3	60.69	56.79	66.75	9.96	6.05
28	KHAIRAGARH CHHUIKHADAN- GANDAI	0	1248.42	1264.39	0	598.29	845.45	0	47.92	66.87	18.94	0
29	RAIGARH	9698.28	9329.78	9200.82	6180.00	6669.93	6805.91	63.75	71.49	73.97	2.48	10.22
30	KABIRDHAM	2765.34	2804.33	2729.17	2036.36	1834.73	2270.69	73.84	65.42	83.20	17.78	9.36
31	MAHASAMUND	3773.22	4213.02	4214.85	2916.90	3190.55	3539.95	77.33	75.73	83.99	8.26	6.66

32	RAIPUR	62830.15	74635.04	73018.2	71689.93	81721.78	81738.21	111.80	109.50	111.94	2.45	0.14
33	DANTEWADA	2322.34	2435.54	2244.7	1392.57	3093.55	3379.39	60.01	127.02	150.55	23.53	90.54
GRAND TOTAL		214424.87	237871.84	236794.06	148568.35	171173.57	178207.65	69.29	71.96	75.26	3.30	6.63

During last SLBC meeting there were 4 districts having CD ratio below benchmark, as on 30.06.2023 there are only 3 districts having CD ratio less than 40%. However, CD ratio in Surajpur & Mohla-Manpur-Ambagarh-Chowki has increased as compared to March' 2023 and in Surajpur district, CD ratio has increased both as on Q-o-Q & Y-o-Y basis.

As per guideline of LBS, Special Sub-Committees (SSCs) of the DCC should be set up in the districts having CD Ratio less than 40 percent, in order to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. The Lead District Manager (LDM) is designated as the Convener of the SSC which, in addition to the District coordinators of banks functioning in the area, should comprise of the LDO of RBI, the DDM of NABARD, the District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration.

In a meeting with the Lead District Managers (LDMs) of 33 districts of Chhattisgarh convened by Reserve Bank of India on April 19, 2023, the Chairperson advised the LDMs of low performing districts where CD ratio is below 40% to give special attention to the potential of the districts for increasing CD ratio above 40%.

9. Review of Performance under Annual Credit Plan 2023-24: The performance under Annual Credit Plan up to quarter ended June' 23 is as under:-

PRIORITY SECTOR

(Amount in Crores)

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks)					
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	Priority Sector						
1A	Agriculture= 1A(i)+1A(ii)+1A(iii)	2379564	35012.63	1340993	10258.50	56	29.30
1A(i)	Farm Credit	2244124	28752.43	1334780	7608.58	59	26.46
1A(ii)	Agriculture Infrastructure	72447	1871.55	255	59.55	0	3.18
1A(iii)	Ancillary Activities	62993	4388.65	5958	2590.37	9	59.02
	Out of Agriculture, loans to Small & Marginal Farmers	1359642	14941.15	924497	4764.93	68	31.89
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	515914	14243.73	63142	16067.15	12	112.80
1B(i)	Micro Enterprises	265906	5192.19	56731	5759.56	21	110.93
1B(ii)	Small Enterprises	90876	3809.19	5053	5634.68	6	147.92

1B(iii)	Medium Enterprises	44599	2252.41	1289	4634.37	3	205.75
1B(iv)	Others under MSMEs	114533	2989.94	69	38.54	0	1.29
1C	Other Priority Sector = 1D+1E+1F+1G+1H+1I	220063	4987.47	61705	1536.58	28	30.81
1D	Export Credit	19424	297.63	40	862.07	0	289.64
1E	Education (Priority Sector)	28563	366.25	1126	21.05	4	5.75
1F	Housing (Priority Sector)	37066	1940.71	5527	277.64	15	14.31
1G	Social Infrastructure	49768	980.79	31	0.93	0	0.09
1H	Renewable Energy	39241	457.68	2	0.02	0	0.00
1I	Others	46001	944.41	54979	374.87	120	39.69
2	Priority Sector= 1A+1B+1C	3115541	54243.83	1465840	27862.23	47	51.36
3	Loans to weaker Sections under PSL	610755	9228.60	1039553	5437.68	170	58.92
	Out of 3 above, loans to individual women beneficiaries up to 1 lakh	166593	2832.77	97532	436.24	59	15.40

NON-PRIORITY SECTOR

(Amount in Crores)

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks)					
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
3	Non-Priority Sector						
3A	Agriculture(NPS)	34	0.85	342	2,078.72	1005.88	244555.29
3B	Education(NPS)	825	60.67	198	14.21	24.00	23.42
3C	Housing(NPS)	2,23,587	8,110.36	5,077	544.76	2.27	6.72
3D	Personal Loans under Non-Priority Sector	33,506	874.70	20,220	1,024.48	60.35	117.12
3E	Others(NPS)	4,41,875	13,830.48	1,58,943	26,755.73	35.97	193.45
4	Non-Priority Sector =3A+3B+3C+3D+3E	6,99,827	22,877.06	1,84,780	30,417.90	26.40	132.96
	Total (PS+ NPS) = 2+4	38,15,368	77,120.89	16,50,620	58,280.13	43.26	75.57

- **Sector wise Performance:** Comparative data for March'2023 & June' 2023.

(Amount in Crores)

Sector	31.03.2023						30.06.2023					
	ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
AGRI	1877618	20720.46	2387899	24015.10	127	115.90	2379564	35012.63	1340993	10258.50	56	29.30
MSME	373705	12208.85	229528	35343.58	61	289.49	515914	14243.73	63142	16067.15	12	112.80
OPS	199391	4182.49	315185	3949.56	158	94.43	220063	4987.47	61705	1536.58	28	30.81
Total	2450714	37111.80	2932612	63308.24	120	170.59	3115541	54243.83	1465840	27862.23	47	51.36

- **Agency wise Performance:** Comparative data for March' 2023 & June' 2023.

(Amount in Crores)

Agency	31.03.2023						30.06.2023					
	ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
Commercial Banks	13,08,877	25,187.53	9,41,997	49,921.63	71.97	198.2	1782694	40973.92	2,42,478	21,699.51	13.60	52.96
Cooperative Banks	8,06,932	7,691.97	14,65,061	7,505.64	181.56	97.58	852977	7407.27	11,12,549	4,889.02	130.43	66.00
RRBs	3,21,218	3,896.17	3,19,796	44,241.92	99.56	108.87	4,23,576	4915.18	58,149	811.22	13.73	16.50
Small Finance Banks	13,687	336.13	2,05,758	1,639.05	1503.31	487.61	56294	947.46	52,664	462.46	93.55	48.81
Total	24,50,714	37,111.80	29,32,612	63,308.24	119.66	170.59	31,15,541	54243.83	14,65,840	27,862.23	47.05	51.36

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 116)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 117)**.

The State Focus Paper, which is published annually by NABARD has assessed the total credit potential for Chhattisgarh State at Rs. 46,056.72 crore under Priority Sector. The credit projections for Agriculture sector for 2023-24 has been estimated at Rs. 26,825.02 crore. For MSME sector a potential of Rs. 14244.09 crore has been assessed for the financial year 2023-24. The total credit projections under Other Priority Sector which includes Export, Education, Housing, Renewable Energy, etc. is assessed at Rs. 4987.61 crore.

We had requested all Lead District Managers to refer Potential Linked Plan 2023-24 issued by NABARD for finalisation of Annual Credit Plan for the FY 2023-24. Accordingly, all LDMs have prepared District Credit Plan in accordance with the potential of the district in particular sector and estimated the total credit potential for Chhattisgarh State under Priority Sector at Rs. 42,987.89 crores. The credit projections for Agriculture sector for 2023-24 has been assessed at Rs. 23, 756.69 crores. For MSME sector a potential of Rs. 14,243.73 crore has been assessed for the financial year 2023-24. The total credit projections under Other Priority Sector which includes Export, Education, Housing, Renewable Energy, etc. is assessed at Rs. 4,987.47 crore.

The Department of Financial Services, MoF, Gol vide their letter F.No. 12/3/2022- AC, dated 05.06.2023 has allocated the Agency & Purpose-wise agriculture Credit target for the year 2023-24, as under:

(Rs. crore)			
Agency	Total Working Capital/ Crop Loan	Term Loan	Total
Commercial Banks	13,622.00	11,675.00	25,297.00
Cooperative Bank	5,633.00	867.00	6,500.00
RRBs	2,679.00	536.00	3,215.00
Total	21,934.00	13,078.00	35,012.00

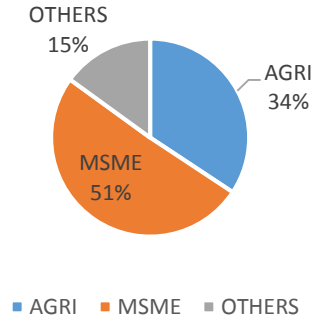
SLBC has taken up matter with the NABARD vide letter no. SLBC/2023-24/75 dated 26.06.2023 to reassess the credit projections for agriculture sector so that the Annual credit plan 2023-24 for agriculture sector converges with the ground level credit target for agriculture as set by Gol'. No response received from NABARD yet. However, SLBC has reassessed the credit projection for agriculture sector as advised by Gol at Rs. 35,012.63 crore for the FY 2023-24. **We request house to approve the “Annual Credit Plan for the year 2023-24” as undermentioned below:-**

Agriculture : Rs. 35,012.63 crore
 MSME : Rs. 14, 243.73 crore
 Other Priority Sector : Rs. 4987.47 crore
Total Priority Sector : Rs. 54, 243.83 crore

10. Priority Sector Advances: The ratio of Priority Sector Advances to total Advances has been computed as per the instructions contained in Para 5.1 of RBI’s Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of PSA to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 30.06.2022

PSL Advances as on 30.06.2023: Rs. 77, 657.94 crores
 Total Advances as on 30.06.2022: Rs. 1, 48,568.35 crores
 Ratio of PSA to Total Advances: 52.27% which is above benchmark of 40%

Sector wise share of Priority Sector Advance as on 30.06.2023



(Amt. in Crores)

PSA Outstanding	June-22	Mar-23	June-23	Q-o-Q Growth Amt.
	65,794.74	71,625.44	77,657.94	6,032.50
Total Advances	June-21	Mar-22	June-22	
	1,22,846.65	1,39,384.22	1,48,568.35	
Ratio of PSA to Total Advances	June-22	Mar-23	June-23	Q-o-Q Growth %
	53.56%	51.39%	52.27%	0.88

Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 95)**.

11. Agriculture Advances: Agriculture Advances have registered a Q-o-Q growth of Rs. 4,470.88 Crores. The ratio of Agri Advances to total Advances has been computed as per the instructions contained in Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of Agricultural advances to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 30.06.2022

Agricultural Advances as on 30.06.2023: Rs. 26, 634.71 crores

Total Advances as on 30.06.2022: Rs. 1, 48, 568.35 crores

Ratio of Agricultural advances to Total Advances: 17.93% which is below benchmark of 18%.

(Amt. in crores)

Agricultural Advances	June-22	Mar-23	June-23	Q-o-Q Growth Amt.
	21,437.97	22,163.83	26,634.71	4,470.88
Total Advances	June-21	Mar-22	June-22	
	1,22,846.65	1,39,384.22	1,48,568.35	
Ratio of Agricultural Advances to Total Advances	June-22	Mar-23	June-23	Q-o-Q Growth %
	17.45%	15.90%	17.93%	2.03%

The total outstanding under Agriculture Cash Credit was Rs.14, 597.34 Crores and under Agriculture Term Loan was Rs. 12, 037.32 Crores as at the end of quarter ended June' 2023. Banks are requested to increase KCC as well as investment credit in Agriculture Segment.

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E-1) (Page No. 96 & 97)**.

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

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

Accordingly, SLBC has allocated Bank wise/ District wise targets for the FY 2023-24 and advised all the member banks & Lead District Managers via e-mail dated May' 31, 2023. 1620 proposals have been sourced up to 31.08.2023, Out of which 329 cases of Rs.35.81 crores has been sanctioned, 270 cases are pending at Bank level for taking Credit decision & 626 cases has been rejected by Banks. In this regard SLBC has written a letter to all Banks vide letter no. SLBC/2023-24/129 dt. 02/09/2023 to clear the pendency as well as instructed all member banks not to reject the applications on flimsy grounds. All member banks have been advised to ensure appropriate action to achieve the target.

Details of Bank-Wise information of PMFME is placed as **Annexure- F (Page No. 79)**

Details of District-Wise information of PMFME is placed as **Annexure- F1 (Page No. 80)**

11 (b). Agriculture Infrastructure Fund (AIF): Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, Government of India has launched a new pan India Central Sector Scheme- 'Financing Facility under Agriculture Infrastructure Fund'. The Scheme shall provide a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest

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

973 proposals have been sourced up to 31.08.2023, Out of which 616 cases of Rs.751.69 crores has been sanctioned, 161 cases are pending at Bank level for taking Credit decision & 214 cases has been rejected by Banks.

Details of Bank-Wise information of AIF is placed as **Annexure- G (Page No. 81)**

Details of District-Wise information of AIF is placed as **Annexure- G1 (Page No. 82)**

12. Flow of credit to MSMEs: MSME advances have registered a Q-o-Q growth of Rs. 1,579.87 Crores.

(Rs in Crores)

As on 30 th June' 22	As on 31 st March' 23	As on 30 th June' 23	Q-o-Q Growth	
			Amount	%
34,123.35	37,783.51	39,363.38	1,579.87	4.18
1,48,568.35	1,71,173.57	1,78,207.65	Total Advances	
22.97	22.07	22.09	% of Total Advances	

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 98)**.

MICRO ENTERPRISES: Share of Credit to Micro Enterprises to Total advances has been computed as per the instructions contained in Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the share of Micro Credit to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 30.06.2022.

Bank wise information of Micro Enterprises Advances are shown in **Table No. 1(F-1) (Page No. 99)**.

Advances to Micro Enterprises (Including Khadi & Village Industries): Rs.18, 074.41 crores

Total Advances as on 30.06.2022: Rs.1, 48,568.35 crores

Share of Micro Credit to Total Advances: 12.17% as on 30.06.2023, which is above regulatory norms of 7.50%.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
Amt. in Crores				
Sr. No.	NAME OF THE BANK	Total Advances As on 30.06.2022	MICRO ENTERPRISES (Including Khadi & village Industries) As on 30.06.2023	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	FINCARE SMALL FIN. BANK	53.41	0.00	0.00
2	SURYODAY SMALL FIN. BANK	71.73	0.00	0.00
3	APEX BANK	6360.71	0.39	0.01
4	UJJIVAN SMALL FIN. BANK	91.57	3.02	3.30
5	BANDHAN BANK	1659.48	69.25	4.17
6	UTKARSH SMALL FIN. BANK	129.57	5.69	4.39
7	STATE BANK OF INDIA	40817.61	2186.63	5.36
8	FEDERAL BANK	325.98	17.61	5.40
9	KARUR VYSYA BANK	9.88	0.55	5.57
All Banks		1,48,568.35	18, 074.41	12.17

During 90th SLBC quarterly meeting for March' 2023 quarter, there were 12 banks having share of Micro Credit to Total Advances below the benchmark of 7.50%. In June quarter there are 9 banks below the benchmark out of which Bandhan Bank & State Bank of India has gradually increased their Share of Micro Credit to Total Advances as compared to March quarter.

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

(Rs in Crore)				
As on 30 th June' 22	As on 31 st March' 23	As on 30 th June' 23	Q-o-Q Growth	
			Amount	%
8,756.81	9,437.73	9,505.35	67.62	0.72

14. Grant of Education Loan: Education loan outstanding under priority sector is as under:

(Rs. in Crores)				
As on 30 th June' 22	As on 31 st March' 23	As on 30 th June' 23	Q-o-Q Growth	
			Amount	%
587.23	610.68	649.10	38.42	6.29

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 3)** (Page No. 101)

15. Advances to Weaker Sections: The ratio of advances to weaker sections to total advances has been computed as per Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the

ratio of Weaker Section Advances to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 30.06.2022

Weaker Section Advances as on 30.06.2023: Rs. 23,693.48 crores

Total advances as on 30.06.2022: Rs. 1, 48,568.35 crores

Ratio of Weaker Section Advances to Total Advances: 15.95% which is above the bench mark level of 12%.

Amt. in Crore				
Weaker Section Advances	June-22	Mar-23	June-23	Q-o-Q Growth Amt.
	18,488.90	20,944.06	23,693.48	2,749.42
Total Advances	June-21	Mar-22	June-22	
	1,22,846.65	1,39,384.22	1,48,568.35	
Ratio of Weaker Section Advances to Total Advances	June-22	Mar-23	June-23	Q-o-Q Growth %
	15.05%	15.03%	15.95%	0.92

Since the Weaker section includes mainly SC/ST beneficiaries, the separate Sub-Committee meeting for SC/ST is not feasible.

Bank wise details are shown in Table No. 1(G) (Page No. 102)

Banks With Weaker Section Advances Below 12%				
Amt. in Crore				
Sr. No.	NAME OF THE BANK	Total Advances As on 30.06.2022	Advances To Weaker Sections As on 30.06.2023	% of Advances To Weaker Sections
1	DBS BANK INDIA (E-LVB)	10.17	0.01	0.76
2	ICICI BANK	7481.25	88.66	1.19
3	CITY UNION BANK	95.33	2.03	2.13
4	UCO BANK	3673.87	161.91	4.41
5	YES BANK	1294.72	58.99	4.56
6	BANK OF INDIA	5645.96	276.84	4.90
7	STATE BANK OF INDIA	40817.61	2020.50	4.95
8	TAMILNAD MERCANTILE BANK	14.72	0.75	5.10
9	PUNJAB NATIONAL BANK	11953.45	679.05	5.68
10	INDIAN BANK	4193.44	244.33	5.83
11	J & K BANK	37.07	2.82	7.61
12	HDFC BANK	11606.59	933.62	8.04
13	KARUR VYSA BANK	9.88	0.81	8.20
14	IDBI BANK	2396.88	209.35	8.73
15	KARNATAKA BANK	503.33	46.87	9.31
16	AXIS BANK	5503.69	577.96	10.50
17	UNION BANK OF INDIA	5161.98	553.92	10.73
18	FINCARE SMALL FIN. BANK	53.41	5.83	10.92
All Banks		1,48,568.35	23,693.48	15.95

16. Review of Progress under other components of ACP:

(Rs. in Crore)

Component	As on 30 th June' 22	As on 31 st March' 23	As on 30 th June' 23	Q-o-Q Growth	
				Amount	%
Export	726.08	614.28	854.76	240.48	39.15
Social Infrastructure	73.95	141.34	80.24	-61.10	-43.23
Renewable Energy	3.26	1.54	1.51	-0.03	-1.95

The credit disbursement by banks in Other Priority sector Viz. Export Credit, Social Infrastructure & Renewable Energy are very low against the target. Banks were instructed to focus on these sectors as they constitute the part of Priority Sector Lending. During 89th SLBC quarterly meeting some member banks apprised the house that the banks are disbursing in all these sectors but the data are not being reported in the CBS extracted file provided by Head offices of the respective banks. The Chair advised all banks to coordinate with their Head office and get rectify the files of all these sectors as they are part of Priority Sector Lending. Accordingly, SLBC has taken up matter with the State Head of all member banks requesting the State Head to escalate the matter to their respective Head offices for mapping of data related to Export Credit, Social Infrastructure & Renewable Energy. Yet most of the Bank have reported NIL Data during the quarter.

17. Position of NPAs as on 30.06.2023:

(Rs in Crores)

Banks	March' 2023			June' 2023			Net Change In NPA
	Advances	NPA	% NPA	Advances	NPA	% NPA	
PSU	1,05,845.15	5,366.91	5.07	1,07,390.68	5,497.85	5.12	130.94
Private Bank	52,078.74	1,016.26	1.95	53,379.48	1,003.74	1.88	-12.52
Coop Banks	3,775.80	317.92	8.42	7,516.73	317.92	4.23	0.00
CRGB	6,416.30	145.71	2.27	6,676.10	201.31	3.02	55.60
Small Fin Bank	3,057.58	143.75	4.70	3,244.66	147.27	4.54	3.52
Total	1,71,173.57	6,990.55	4.08	1,78,207.65	7,168.09	4.02	177.54

Bank wise NPA are shown in **Table No. 11(H) (Page No. 129)**

KCC NPA: Out of Total NPA, KCC NPA- 45,035 accounts of Rs 563.81 Crores as per **Annexure-H (Page No. 83)**

Cases under SARFAESI: Out of Total NPA, 795 cases for Rs. 407.60 Crores filed under SARFAESI and are pending for disposal with District Administrations as per **Annexure- H1 (Page No. 84)**.

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

Priority Sector NPA as on 30.06.2023										
Bank	Total Agriculture (PS)	Total MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	872.77	1,949.41	49.40	109.26	54.63	0.00	5.00	3,040.47	37,802.38	8.04
PRIVATE BANKs	275.08	264.24	0.21	46.29	0.02	0.00	45.51	631.35	26,336.71	2.40
COOP.BANKs	168.21	0.39	0.28	33.25	0.00	0.00	28.70	230.83	7,087.67	3.26
RRBs	54.82	76.35	1.38	14.12	0.44	0.00	0.89	148.00	4,062.55	3.64
SMALL FIN. BANK	50.26	47.15	0.12	1.76	0.00	0.00	21.32	120.61	2,368.54	5.09
GRAND TOTAL	1,421.14	2,337.54	51.39	204.68	55.09	0.00	101.42	4,171.26	77,657.85	5.37

Non-Priority Sector NPA as on 30.06.2023								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Others NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	16.82	0.81	103.42	56.64	2,279.69	2,457.38	69,588.32	3.53
PRIVATE BANKs	0.61	0.11	64.11	42.22	265.34	372.39	27,042.94	1.38
COOP.BANKs	0.00	0.00	0.00	10.25	76.84	87.09	428.99	20.30
RRBs	0.00	0.00	2.56	42.09	8.66	53.31	2,613.51	2.04
SMALL FIN. BANK	0.00	0.00	0.93	0.09	25.64	26.66	876.04	3.04
GRAND TOTAL	17.43	0.92	171.02	151.29	2,656.17	2,996.83	1,00,549.80	2.98

18. Issues remaining unresolved at DCC/DLRC meeting: As against 33 DCC & 33 DLRC meetings to be conducted till June' 2023, 7 DCC & 7 DLRC meetings have been conducted so far up to quarter ended June' 2023. In 26 Districts meetings are yet to be conducted for quarter ended June' 2023 & in 4 Districts, the meeting is still pending for quarter ended March' 2023 and the meeting for quarter ended June' 2023 has also fallen due. SLBC had requested LDMs for timely conduct of meeting and also requested DIF, Govt. of C.G to intervene in the matter so that Collector of the Districts may provide suitable Date/ Time. 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 30.06.2023	DCC/DLRC meeting held during 2023-24	BLBC meetings to be held up to 30.06.2023	BLBC meeting held during 2023-24
1	Balod	2	2	5	5
2	Baloda Bazar	2	0	5	5
3	Balrampur	2	0	6	6
4	Bemetera	2	0	4	4
5	Bijapur	2	0	4	0
6	Bilaspur	2	0	4	4
7	Dantewada	2	0	4	4
8	Dhamtari	2	0	4	4
9	Durg	2	2	3	3
10	Gariaband	2	2	5	5
11	Gaurell-Pendra-Marwahi	2	0	3	3
12	Jagdalpur	2	0	7	0
13	Janjgir - Champa	2	2	5	5
14	Jashpur Nagar	2	0	8	8
15	Kanker	2	0	7	7
16	Kawardha	2	2	4	4
17	Kondagaon	2	0	5	0
18	Korba	2	0	5	0
19	Koriya	2	0	2	0
20	Mahasamund	2	2	5	5
21	Mungeli	2	0	3	3
22	Narayanpur	2	0	2	0
23	Raigarh	2	0	7	0
24	Raipur	2	0	4	0
25	Rajnandgaon	2	0	4	4
26	Sarguja	2	0	7	7
27	Sukma	2	0	3	3
28	Surajpur	2	0	6	0
29	Sakti	2	0	4	0
30	Mohla-Manpur Ambagarh Chouki	2	0	3	3
31	Khairagarh-Chhuikhadan-Gandai	2	2	2	2
32	Manendragarh-Chirmiri Bharatpur	2	0	3	
33	Sarangarh-Bilaigarh	2	0	3	3
Total		66	14	142	97

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

19. 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 30.06.2023 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY+APY)
31.03.2023	98,44,302	40,70,702	8,56,167	1,47,71,171
30.06.2023	1,11,38,967	45,80,391	9,57,274	1,66,76,632
% Growth in Enrolment (Renewal + New Enrollment) over March'23	13.15%	12.52%	11.81%	-

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 30.06.2023 is placed at **Annexure- I (Page No. 85)**.

The Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojna (PMSBY) are the two Jansuraksha scheme launched by Hon'ble PM in 2015 to provide life and accidental insurance cover of Rs 2 lacs under each scheme at a nominal premium of Rs 436 and Rs 20 per annum respectively to all, especially to the poor and under privileged. To ensure that every eligible citizen should get the benefit of these two schemes, DFS had launched a 4 months intensive saturation campaign starting from 01.04.2023 to 31.07.2023 in all the districts of the country at the Gram Panchayat level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). State-wise target for the 4 months campaign have been allotted by DFS and accordingly SLBC has allotted District-wise active enrollment targets to be achieved under the campaign (PMSBY- 18,88,286 & PMJJBY- 7,47,069) as per the instruction received from DFS. During this campaign a total of 7, 55, 678 (PMJJBY- 2, 61,325 & PMSBY- 4, 94,353) beneficiaries enrolled under the two schemes.

20. Targeted Financial Inclusion Intervention Programme (TFIIP): With a view to enhance the penetration of Financial Inclusion in the Aspirational Districts, Department of Financial Services (DFS) launched Targeted Financial Inclusion Intervention Program (TFIIP) in January 2020 in 40 Aspirational Districts and extended it to all 112 Aspirational Districts (ADs) in February 2021. The program has been extended for another two years upto March, 2024. Accordingly, DFS has selected 10 aspirational districts of our state for Targeted Financial Inclusion Intervention Programme (TFIIP) program. Key objective of TFIIP are as under:

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

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

District wise progress under KPIs is as under:-

Benchmark for aspirational districts	Bank Accounts (CASA) per lakh population		PMJJBY enrollments per lakh population		PMSBY enrollments per lakh population		APY enrollments per lakh population	
	Target	100% of Benchmark	As on 31.07.2023	% achieved	As on 31.07.2023	% achieved	As on 31.07.2023	% achieved
	1,29,755		9,775		30,303		2,886	
District	As on 31.07.2023	% achieved	As on 31.07.2023	% achieved	As on 31.07.2023	% achieved	As on 31.07.2023	% achieved
Bastar	97,839	75	21,865	224	46,492	153	3,078	107
Bijapur	79,716	61	12,910	132	27,546	91	1,559	54
Dantewada	1,02,813	79	13,047	133	29,168	96	2,290	79
Kanker	1,25,348	97	34,010	348	44,516	147	4,406	153
Kondagaon	1,00,405	77	18,368	188	32,409	107	6,087	211
Korba	1,25,351	97	16,002	164	39,002	129	3,284	114
Mahasamund	1,35,871	105	15,416	158	52,684	174	4,711	163
Narayanpur	97,523	75	14,965	153	33,464	110	3,137	109
Rajnandgaon	1,26,495	97	20,213	207	45,064	149	6,719	233
Sukma	88,492	68	10,820	111	25,878	85	2,097	73
Average	1,07,985	83	17,762	182	37,622	124	3,737	129

21. PMSVAMITVA Scheme: The SVAMITVA scheme was launched on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.

With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayat Raj has suggested that the banks may be advised to closely interact with the State in the meeting of SLBC to work out modalities in this regard.

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

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

SLBC, Chhattisgarh have taken up matter with CLR Dept. to provide the modified "Record of Rights" if there is any changes in the existing format copy to SLBC but the format is yet to be received by the concerned Dept.

22. Sustainable Development Goals (SDG): Progress in the State as on 30.06.2023

Sr. No	Indicators	Proposed Target by 2030 for each districts	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	-	12.65	13.10	11.56	13.44
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	31.26	150.26	62.75	52.68	64.98
3	ATM per 100000 population	42.65	17.93	18.01	9.81	14.71
4	Proportion of Women A/c Holder in PMJDY	50	55.66	55.63	56.23	55.50
5	Percentage of Household with a Bank A/c	-	99.99	99.98	-	-

23. Progress under various digital delivery channels up to 30.06.2023 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.03.2023	As on 30.06.2023	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	63,823	70,789	6,966	10.91
2	Debit Card	1,39,94,179	1,80,40,383	1,81,48,878	1,08,495	0.60
3	Mobile Banking	6,44,306	83,54,183	87,19,377	3,65,194	4.37
4	Internet Banking	10,52,685	57,64,989	59,01,658	1,36,669	2.37
5	Credit Card	86,814	2,85,435	2,76,611	-8,824	-3.09
6	QR Code	-	16,93,388	17,28,336	34,948	2.06
7	UPI	-	82,29,127	3,77,65,058	2,95,35,931	358.92

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

*Payment Banks data included from Sept' 21 Quarter

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

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

Current status of digitization in all Districts of the State as on 30.06.2023 is placed at **Annexure- J1 (Page No. 87)**

The Director, Directorate of Institutional Finance, Government of Chhattisgarh advised SLBC during last SLBC meeting for September' 2022 quarter to include the performance analysis of "Digital Banking Units" established in the State. The performance analysis of DBU is placed below:-

Performance Analysis of Digital Banking Units cumulative as on 31.08.2023		
Name of DBU	Balod	Mahasamund
Deposits		
VKYC	0	0
EKYC	639	567
Total No. of Saving Account Opened through Tab, kiosk wih EKYC/VKYC	639	567
Current Account opened	9	5
New Term Depoist Account opened	37	22
Advances		
No. of Leads Generated		
Jansamarth Portal	4	0
psbloansin59minutes.com	0	0
CRM	73	22
Loan Sanctioned	53	20
Financial Literacy Camps		
Digital Awareness Camps organised (Nos.)*	19	10
Total number of individuals who were imparted digital awareness training in the reporting period under consideration.	396	712
Onboarding of Customers in Social Security Schemes (Nos.)		
Onboarding of customers for PMJJBY	139	3384
Onboarding of customers for PMSBY	396	2696
Onboarding of customer for Atal Pension Yojna (APY)	0	0
Jeevan Praman-Life certificate	0	0
Average uptime (in %) of Kiosks in the DBUs		
Cash dispensing machine	100	100
Cash deposit Machine	100	100
Passbook Kiosk	100	100
Internet Banking Kiosk	100	100
Account Opening Kiosk using EKYC/Video KYC	100	100
Control environments and proactive initiatives		
Total number of Complaints/Cyber Security incidents received through Digital Banking Units during the reporting period	0	0
Of which, number of complaints resolved	0	0
Average TAT (in days) for resolving the complaints	0	0
No. of Business Correspondents deployed for DBU	1	1
Digital Services Customers onboarded (Nos.) Ind./Merchant		
YONO/YONO Lite	466	436
UPI QR	227	68
POS	0	0
SBI YONO MERCHANT APP	0	3
Digital transactions initiated through through Digital Banking Units		
Digital transactions initiated through Digital Banking Units in the reporting period under consideration (Cash withdrawal, Cash Deposit, Statement print, transfers)	50922	70755

24. Activities Conducted in RSETIs: RSETIs Programme conducted up to 30.06.2023 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 30.06.2023	Youth trained since opening to 30.06.2023	Programme conducted from 01.04.23 to 30.06.2023	Youth trained from 01.04.23 to 30.06.2023	Settlement Ratio
1	State Bank of India	11	2,812	74,096	73	2,149	55%
2	Bank of Baroda	5	1,486	37,752	30	881	25%
3	Central Bank of India	2	486	13,967	8	226	27%
	TOTAL	18	4,784	1,25,815	111	3,256	29%

All member Banks are requested to display details of training programs being conducted by RSETI at their Branches and also arrange to send those new saving account holder for training, if required. Also, all member Banks are requested to identify the candidates and ensure their participation in EDP training at the RSETIs as per calendar. All Banks are also requested to dispose of, without delay, the PMEGP cases of the beneficiaries who have already completed PMEGP EDP training at RSETIs. Bank wise and District wise reports are placed at **Annexure- K (Page No. 88)**.

Status of opening of new RSETI is placed as **Annexure- K1 (Page No. 89)**

Status of pending claims of RSETIs of Lead Banks in Chhattisgarh: As on 30/06/2023 Rs.10.53 Crs. is pending.

PENDING CLAIMS OF RSETIs IN CHHATTISGARH AS ON 31-07-2023						
(Amt. In Lakh)						
SL. No.	Name of the Sponsoring Bank	Name of RSETIs	Grand Total			
			Claims Submitted	Claims Received	Claims Rejected	Claims Pending with SRLM
1	Bank of Baroda	Dhamtari	124.29	78.73	14.06	31.50
2	Bank of Baroda	Durg	187.32	72.88	79.43	35.01
3	Bank of Baroda	Mahasamund	175.04	60.18	59.28	55.58
4	Bank of Baroda	Raipur	177.40	32.83	117.18	27.39
5	Bank of Baroda	Rajnandgaon	143.44	26.10	75.58	41.76
	Bank of Baroda Total		807.49	270.72	345.53	191.24
6	Central Bank Of India	Korea (C.G)	82.97	15.94	29.83	37.20
7	Central Bank Of India	Surguja	34.93	0.00	0.00	34.93
	Central Bank Of India Total		117.90	15.94	29.83	72.13
8	State Bank of India	Bijapur	150.24	43.86	68.43	37.95
9	State Bank of India	Bilaspur	336.17	173.07	88.21	74.89
10	State Bank of India	Dantewada	297.83	137.17	105.21	55.45
11	State Bank of India	Jagdalpur	269.91	136.43	58.45	75.03

12	State Bank of India	Janjgir-Champa	362.55	141.07	154.23	67.25
13	State Bank of India	Jashpurnagar	339.10	233.74	4.57	100.79
14	State Bank of India	Kanker	365.62	168.26	89.59	107.77
15	State Bank of India	Kawardha	381.17	188.59	133.66	58.92
16	State Bank of India	Korba	325.64	146.91	98.28	80.45
17	State Bank of India	Narayanpur	175.70	84.48	25.55	65.67
18	State Bank of India	Raigarh	168.23	39.72	62.79	65.72
State Bank of India Total			3172.16	1493.30	888.97	789.89
Grand Total			4097.55	1779.96	1264.33	1053.26

25. Specialized Programme for 10 least performing districts selected on the basis of Key Performance indicators (KPIs) – “Mission Utkarsh”, Distt – Balrampur:- In the line of saturation programme launched by Hon’ble Prime Minister on 22nd January’ 2022, for selected 10 districts under the aegis of NITI Aayog and line ministries, Balrampur district has been selected on the basis of identified KPIs for a more intense and focused intervention to bring this district at par with other Districts that are performing well on these parameters. The target is to reach the State average by February’ 2023 and thereafter the National average by February’ 2025.

KPIs selected for the intervention are as under: -

- Current & Saving accounts (CASA), per lakh population.
- Enrolments under PMJJBY, per lakh population.
- Enrolments under PMSBY, per lakh population.
- APY, per lakh population.
- MUDRA, per lakh population.

The progress under the Programme as on 31.08.2023 is as under:

Progress of "Mission Utkarsh" (August' 23)												
District	State	Population	Operative CASA accounts (per lakh population) as on 25.08.2023			PMJJBY enrolments (per lakh population) as on 30.08.2023			PMSBY enrolments (per lakh population) as on 30.08.2023			
			Ach. (Aug' 23)	National Target (Feb'24)	% Ach to National Benchmark	Ach. (Aug' 23)	National Target (Feb'24)	% Ach to National Benchmark	Ach. (Aug' 23)	National Target (Feb'24)	% Ach to National Benchmark	
Balrampur	Chhattisgarh	730491	149785	155000	97%	14823	10000	148%	34805	30000	116%	
Progress of "Mission Utkarsh" (July'23)												
District	State	Population	APY subscribers (per lakh population) as on 31.08.2023			MUDRA accounts (per lakh population) as on 25.08.2023			Banking Touchpoints within 5 km as per JDD app as on 31.08.2023			
			Ach. (Aug' 23)	National Target (Feb'24)	% Ach to National Benchmark	Ach. (Aug' 23)	National Target (Feb'24)	% Ach to National Benchmark	No. of Branch	No. of BC incl. IPPB	No of ATMs	No of uncovered villages
Balrampur	Chhattisgarh	730491	3520	2349	150%	12175	24928	49%	69	1155	34	0

26. Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) :- Warehousing Development Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

e- NWR can facilitate easy pledge financing by banks and other financial institutions. e- NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. E- NWRS promote scientific warehousing for storage of agricultural goods and commodities.

Electronic Negotiable Warehouse Receipt (e-NWR)

- Warehousing Development and Regulatory Authority (WDRA) launched the web portal “Electronic Negotiable Warehouse Receipt (e-NWR) System” in 2017.
- The web portal was launched for simplifying the Warehouse Registration Rules, digitizing the entire process of registration, monitoring, and surveillance as well as the creation and management of Negotiable Warehouse Receipts (NWRs) in electronic form.
- The e-NWRs are recorded and maintained in digital form by two repositories approved by the WDRA. These are **the National E-Repository Limited and CDSL Commodity Repository Limited**. This was an important decision to formalize the agricultural economy.
- The e-NWRs would have no chances of any tempering, mutilation, fudging, loss or damage and with no possibility of any multiple financing. Hence, these NWRs will not only facilitate easy pledge financing by banks and other financial institutions but also smooth trading on various trading centers like commodity exchanges, electronic National Agriculture Markets (e-NAM), and other electronic platforms.

Following is the status of Pledge finance made against Negotiable Warehouse Receipts (NWR) in the State as on 30.06.2023

State	Name of The Bank	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- March' 2023	
		Loans against Negotiable Warehouse Receipts>>A/c.	Loans against Negotiable Warehouse Receipts>>Amt.	Loans against Negotiable Warehouse Receipts>>A/c.	Loans against Negotiable Warehouse Receipts>>Amt
Chhattisgarh	Axis Bank	17	3386.77	17	3579.98
Chhattisgarh	Punjab National Bank	0	0.00	3	831.04
Total		17	3386.77	20	4411.02

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