

छत्तीसगढ़ शासन
वित्त विभाग
कार्यालय संचालक
संचालनालय, संस्थागत वित्त
ब्लाक-1, चतुर्थ तल, इंद्रावती भवन
नवा रायपुर, अटल नगर छत्तीसगढ़ 492002
दूरभाष/Ph No.: 0771-2510840



www.cgdif.nic.in

Govt of Chhattisgarh
Finance Department
Office of the Director
Directorate of Institutional Finance
Block-1, 4th Floor, Indrawati
Bhawan, Nava Raipur, Atal Nagar
Chhattisgarh-492002
ई-मेल/Email : dif.cg@gov.in

क्रमांक 161 / संसंवि / बैंकिंग / SLBC / 2026
प्रति,

दिनांक 02 / 02 / 2026

अपर मुख्य सचिव / प्रमुख सचिव / सचिव / विशेष सचिव (स्वतंत्र प्रभार)
छत्तीसगढ़ शासन

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मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 100वीं तिमाही बैठक दिनांक 16.01.2026 का कार्यवाही विवरण।

महोदया / महोदय

विषयांतर्गत मान. मुख्य सचिव, छत्तीसगढ़ शासन की अध्यक्षता में दिनांक 16.01.2026 को समय प्रातः 10:00 बजे राज्य स्तरीय बैंकर्स समिति (SLBC) की 100वीं तिमाही बैठक सम्पन्न हुई। उक्त बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।

भवदीया

(शीतल शाश्वत वर्मा, IRS)

संचालक

पृष्ठां. क्र. 162 / संसंवि / बैंकिंग / SLBC / 2026
प्रतिलिपि :-

दिनांक / 02 / 2026

1. विशेष कर्तव्यस्थ अधिकारी, मुख्य सचिव कार्यालय छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
2. सचिव, छत्तीसगढ़ शासन, वित्त विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
3. जिला कलेक्टर, समस्त जिला, छत्तीसगढ़
4. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।



संचालक

State Level Bankers' Committee, Chhattisgarh
Minutes of the
100th quarterly SLBC meeting
For Quarter ended September, 2025

The 100th quarterly meeting of the State Level Bankers' Committee (SLBC), Chhattisgarh for the quarter ended on September 2025, was held on January 16, 2026, at Mantralaya, Atal Nagar, Nava Raipur under the Chairmanship of Shri Vikas Sheel, Chief Secretary, Govt of Chhattisgarh.

2. The meeting was attended by Smt. Niharika Barik Singh, Principal Secretary, P&RD, Govt of Chhattisgarh; Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur; Smt. Shital Shashwat Verma, Director, Directorate of Institutional Finance, Govt. of Chhattisgarh; Secretaries of various Departments, Govt. of Chhattisgarh; Shri Shitanshu Shankar, General Manager, NABARD, Raipur; Shri Manoj Kumar, General Manager & SLBC Convener, State Bank of India; Shri Rakesh Kumar Sinha, DGM, Raipur and other senior officials of State Government, member Banks, and Lead District Managers.

3. The General Manager, SBI & SLBC Convener at the outset welcomed the Chairperson and expressed his sincere thanks for accepting the invitation and giving his valuable time for conducting 100th SLBC Quarterly meeting for the quarter ended September 2025. He further highlighted QoQ and YoY growth on various banking parameters in the State and informed the forum that the parameters in many areas such as CD ratio, PMJDY, PMSBY, PMJJBY etc. are better in the State of Chhattisgarh than the national average.

4. The RD, RBI in her opening remarks congratulated on the 100th meeting of SLBC Chhattisgarh which also coincides with the time of 25th Anniversary celebrations of the State. She commended the banks on achieving better CD ratio than the national average. She emphasised on increasing the credit flow to priority sectors for achieving inclusive growth and deepening of financial inclusion. She also mentioned that Reserve Bank of India Raipur will shortly be starting the Currency processing in the next quarter and requested GoCG to assist with the same.

5. The Chief Secretary, Government of Chhattisgarh congratulated all the bankers for good performance by banks in the State of Chhattisgarh. He also expressed gratitude to all the former officials in the Government/Banks/Institutes for their contribution to the growth of Banking sector in the State.

6. The major points discussed in the meeting are presented in the following table:

Area	Observation / Action Points	Action to be taken by
Opening of Brick and Mortar	Out of 19 allocated locations, 10 are covered, and the remaining 9 must be covered by Feb, 2026. Banks-SBI, PNB, BoB, CBoI, KMB, Canara Bank, Axis Bank. Balrampur, Dantewada, Bijapur, Jashpur, Manendragarh CB Districts to ensure the same.	Allocated Banks and Districts
Unbanked Villages	DoT should be requested to install mobile towers and ensure connectivity in 43 unbanked villages.	IT Dept, GoCG

Bank Mitra/ Banking Correspondents (BCs)	a. Appointment of BCs in the unbanked locations allocated to Banks -by Feb 2026. b. Activation of inactive BCs to the maximum possible extent. c. Updation of Bank branches, ATMs and BCs on DBT GIS portal/Jandarshak app.	All Banks
	d. Explore the possibility of policy amendment to permit a Bank Mitra to work for multiple banks to cater to maximum customers in vicinity which will help in enhancing the remuneration of Bank Mitra making it viable thus reducing proportion of inactive BCs & enhancing Financial Inclusion.	RBI
Financial Inclusion and digitation.	a. Make all payment for paddy purchase through AEPS in next procurement season. b. Digitisation of all savings/current accounts/ KCC Loans by 30 th April, 2026.	APEX Bank
GSS Scheme	a. PM Vishwakarma: High rejection rate with 25,000 rejections against only 7,300 disbursements. b. PMFME: Rejections (1,715) are significantly higher than sanctions (515) c. All sanctioned cases as on December 2025 for PMSGMBY, Agriculture Infrastructure Fund, PMSVANIDHI, PMVISHWAKARMA which are still pending disbursement should be disposed of in Feb. 2026. All GSS application should be dealt within the prescribed time.	All Member Banks
	d. Low participation of major private banks in GSS loans / financial inclusion.	All private Banks
	e. PM SVANIDHI -Mobilise 1,00,000 beneficiaries in the first tranche applications in the next 6 months to allow borrowers to move to second/third stages.	SUDA/Banks
RSETIs	Remaining 5 Rural Self Employment Training Institutes (RSETIs) are mandated to be operational by the end of February 2026. Balodabazar, Khairagarh-CG, Kondagaon, Mungeli, Manendragarh-CB	SBI & Central Bank of India/ District Administration
Unclaimed Deposits	a. <u>DEAF accounts/ Unclaimed Deposit of Govt. accounts</u> - efforts to be made to activate all Govt accounts by Feb 2026.	District Administration/ Departments /LDMs/ All Member Banks
	b. <u>DEAF accounts of individual customers-</u> Banks to adopt a proactive approach with the help of District Administration. to settle unclaimed deposits and popularise the process through UDGM portal / Banners / Publications. Identify numbers of such accounts per branch and work accordingly.	All Member Banks/ District Administration/LDMs
	c. <u>DEAF accounts of individual customers</u> – it should be included as one of the agenda in DLCC and	District Administration/LDMs

	Districts should prepare a customised plan for activation of Non- Government/ individual Deposits.	
Education Loan (MMUSRBAY)	Canara Bank (Nodal Bank) to submit the claim to GoCG on time with accurate data	Canara Bank
Cyber Security Awareness:	To combat "mule accounts" and digital arrest scams, banks must distribute and display the Awareness material in all State Panchayats.	All Member Banks
Governance	Create a "Bank Index" to rank performance of banks on various parameters such as GSS loans, Banking infrastructure, PSL etc. as on March 2026	DIF, Finance Dept.
Governance	Awards for best Bank /Branch/BC/ DLCC/ Department. Matrix for District and State Level Awards to be created.	SLBC
Alignment of NPA Norms for KCC to Animal Husbandry. Dairy & fisheries	Alignment of NPA norms for animal husbandry, dairy and fisheries KCC with agricultural crop loans as KCC to fisheries/animal husbandry face a 90-day NPA norm unlike for crop loans. Agriculture Department to provide proposal/analysis to DIF to forward to RBI for taking the case forward.	Agriculture Department, GoCG /DIF/ RBI

7. At the end of the meeting, the Hon'ble Chair summarized the major discussion/observations of the meeting such as need for timely conduct of SLBC and SLBC-SC meetings and DLCC meetings, comparison with national average for various schemes and parameters with performance in the State, activation of BCs and coverage of villages by BCs, opening of bank branches by the banks within prescribed timelines, opening of RSETI centres, emphasis on increasing PSL lending and sub-components such as Agri credit, faster disposal of loan under GSS schemes, and requested the Banks to go extra mile for settlement of unclaimed deposits of Government as well as Public/Non-Government.

8. The Director, DIF, in her closing remarks highlighted the role of IPPB in providing banking facilities in the unbanked areas of the State and urged convenor banks to convene SLBC and its sub committees on time. She also urged Lead Banks to appoint LDMs in a timely manner in all the districts. The growth of people's trust in the institutional finance organizations over the 25 years was proudly acknowledged.

The meeting ended with a vote of thanks to the Chair and all other dignitaries present in the meeting.

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100th SLBC Meeting conducted on January 16, 2026

List of Participants

Government of Chhattisgarh			
Sl.	Name	Designation	Department / Bank Name
1	Shri Vikas Sheel	Chief Secretary	
2	Smt. Niharika Barik	Principal Secretary	Panchyat and Rural Development Department
3	Shri Rajat Kumar	Secretary	Commerce & Industries
4	Shri Basavaraju S	Secretary	GAD
5	Dr. S. Bharathi Dasan	Secretary	GAD
6	Shri Shyam Dhawade	Secretary	Gramodyog Board
7	Shri Ankit Anand	Secretary	Planning, Economics and Statistics
8	Dr. C R Prasanna	Secretary	Co-operatives
9	Shri Chandan Kumar	Special Secretary	Finance Department
10	Shri Shital Shaswat Verma	Director	Directorate of Institutional Finance
11	Shri Prabhat Malik	CEO	CHIPS
12	Shri Rahul Deo	Director	Agriculture
13	Dr. Jagdish Sonkar	MD	CG State Antyavasayi Cooperative Finance and Development Corporation
21	Smt. Rita Yadav	MD	Khadi & Gramodyog Board
14	Shri Arvind Kumar Ekka	Joint Secretary	Revenue
15	Shri N.R.K. Chandrawanshi	OSD	Housing Cooperative Society
16	Dr. K.K. Dhruw	Additional Director	Veterinary Services
17	Dr. Rohini Pathak	Additional Deputy Director	Veterinary Services
18	Shri Dushyant Kumar Raysat	ACEO	SUDA
19	Shri R. K. Jha	ADC	NRLM
20	Shri Ashutosh Kumar Singh	SPM-FI	NRLM / CGSRLM
22	Shri Anup Kumar Srivastava	Assistant Director	Khadi and Village Industries Commission
23	Ms. Rena Jamil	DS	Commerce & Industries
24	Shri Nishant Patil	Assistant Director	Department of Telecom
25	Shri Raj Kishore Singh	Sr. Accounts Officer	Department of Posts

Reserve Bank of India			
Sl.	Name	Designation	Department / Bank Name
1	Smt. Reeny Ajith	Regional Director	Reserve Bank of India
2	Shri Deepesh Tiwari	Assistant General Manager	Reserve Bank of India
3	Shri Digvijay Raut	Manager	Reserve Bank of India
4	Smt. Namrata Mehuriya	Assistant Manager	Reserve Bank of India

NABARD			
Sl.	Name	Designation	Department / Bank Name
1	Shri Sheetanshu Shekhar	General Manager	NABARD
2	Shri Vivek Rushipal Tembhare	Assistant Manager	NABARD

State Level Bankers' Committee (SLBC), Chhattisgarh			
Sl.	Name	Designation	Department / Bank Name
1	Shri Manoj Kumar	General Manager & Convenor	State Bank of India
2	Shri Rakesh Kumar Sinha	Deputy General Manager	State Bank of India
3	Shri Manoj Kumar Singh	Assistant General Manager	State Bank of India (SLBC Team)
4	Shri Hemendra Singh Sisodia	Chief Manager	State Bank of India (SLBC Team)
5	Shri Priyabrata Gupta	Manager	State Bank of India (SLBC Team)
6	Shri Rajan Sah	Manager	State Bank of India (SLBC Team)
7	Shri Jatin kotecha	Sr. Associate	State Bank of India (SLBC Team)
8	Shri Deepak Kumar Tiwary	Associate	State Bank of India (SLBC Team)
9	Shri Karuna	Messenger	State Bank of India (SLBC Team)

Public Sector Banks			
Sl.	Name	Designation	Department / Bank Name
1	Shri Diwakar Prasad Singh	General Manager (Zonal Head)	Bank of Baroda
2	Shri Mrutyunjay Khatua	Chief Manager	Bank of Baroda
3	Ms. Gayatri Kampa	DGM-Zonal Manager	Bank of India
4	Shri Nikhil Kshatri	Manager	Bank of India
5	Shri Viswanadha Venkatesh	Zonal Head	Bank of Maharashtra
6	Mrs. Sushila Surin	Senior Manager	Bank of Maharashtra
7	Shri Sarven Kumar Shukla	Deputy General Manager	Canara Bank

8	Shri Abhilash Kumar Behera	Senior Manager	Canara Bank
9	Shri B. R. Ramakrishna Naik	Zonal Head	Central Bank of India
10	Shri Saroj Swain	Chief Manager	Central Bank of India
11	Shri Rupesh Kumar Agarwal	Zonal Manager	Indian Bank
12	Shri Mukesh Joshi	Senior Manager	Indian Bank
13	Shri Gouri Sankar Nayak	Senior Regional Manager	Indian Overseas Bank
14	Shri Uttam Kumar Chandrakar	Manager	Indian Overseas Bank
15	Shri Manish Kumar	Asst. General Manager	Punjab And Sind Bank
16	Shri Gajendra Kumar Singh	Deputy General Manager	Punjab National Bank
17	Shri Chaturbhuj Barik	Asst. General Manager	Punjab National Bank
18	Shri. Amol Balasaheb Mandare	Asst. General Manager	UCO Bank
19	Shri Deepesh Makhija	Sr. Manager	UCO Bank
20	Shri Anuj Kumar Singh	Deputy General Manager	Union Bank of India
21	Shri Narendra Kumar Choubey	Senior Manager	Union Bank of India

Private Sector Banks			
Sl.	Name	Designation	Department / Bank Name
1	Shri B. Anand Rao	Vice President	Axis Bank Ltd.
2	Shri SANJAY THAKRE	DVP-Cluster Head	Bandhan Bank Ltd.
3	Shri Nihar Ranjan sahu	Deputy Branch manager	City Union Bank Ltd.
4	Shri Bhabani Sankar Satapathy	Cluster Head	DCB Bank Ltd.
5	Shri Ranvijay Singh	Manager	Federal Bank Ltd.
6	Shri Vikas Goyal	Sr Vice President	HDFC Bank Ltd
7	Satya Mishra	AGM	ICICI Bank Ltd.
8	Shri Ajay Nirmalkar	Regional Manager	ICICI Bank Ltd.
9	Shri Sujeet Kumar	CGM & ZH	IDBI Bank Ltd.
10	Shri Ashish Tripathi	GM & Sr. RH	IDBI Bank Ltd.
11	Shri Ashok Shukla	Cluster Head	IDFC First Bank Ltd.
12	Shri Subhan Sundaray	State Head	Indusind Bank Ltd.
13	Shri Ravi kumar lal	Regional Head	Indusind Bank Ltd.
14	Shri Rajesh Bali	Branch Manager	J&K Bank Ltd.
15	Shri Soumya Ranjan Padhi	Officer	Karnataka Bank Ltd.
16	Shri Pratap Kumar Jani	RM	Karur Vysya Bank Ltd.
17	Shri Rehan khan	Area Manager	Kotak Mahindra Bank Ltd.
18	Shri Alok Mittal	Branch Head	DBS Bank India (E-Lvb) Ltd.
19	Shri Mohammed Arif	Assistant Vice President	RBL Bank Ltd.
20	Shri BARATH V	Manager	South Indian Bank Ltd.
21	Shri T.Saravanakumar	Assistant Manager	Tamilnad Mercantile Bank Ltd.
22	Shri Minshu Batra	Cluster Head	Yes Bank Ltd.

APEX Bank			
Sl.	Name	Designation	Department / Bank Name
1	Shri Avinash shrivastava	OSD	APEX Bank
2	Shri Abhishek Tiwari	Manager	APEX Bank

Regional Rural Bank			
Sl.	Name	Designation	Department / Bank Name
1	Shri Vinod Kumar Arora	Chairman	Chhattisgarh Gramin Bank
2	Shri Vijay Vasant Raikwad	General Manager	Chhattisgarh Gramin Bank

Small Finance Banks			
Sl	Name	Designation	LDMs
1	Shri Ankit Gupta	State Head	AU Small Fin. Bank
2	Shri Raghav Kumar Thakur	Sr.RSM	Equitas Small Fin. Bank
3	Shri Laxmi Narayan Tandon	TASC Sate Head	ESAF Small Fin. Bank
4	Shri Ashish Chhariya	Area Head	Jana Small Fin. Bank
5	Shri Ankit Jain	Branch Manager	Suryoday Small Fin. Bank
6	Shri Rupesh Rai	Branch Head	Ujjivan Small Fin. Bank
7	Shri Mayur Sharma	State Head GIB	Utkarsh Small Fin. Bank
8	Shri Inayat Ali	Manager	Airtel Payments Bank
9	Shri Avinash Singh	Manager	Fino Payments Bank
10	Shri Ravi KP	Chief Manager	India Post Payments Bank

Other Participants			
Sl.	Name	Designation	Department / Bank Name
1	Shri Ashok Kumar Singh	SDR Chhattisgarh	NACER

2	Shri Sachin Sharma	Regional Manager (OIC, Raipur RO)	National Housing Bank
3	Shri. Sumit Kukreja	Manager SIP	SBI Life Insurance
4	Shri Santosh Rao More	DGM	SIDBI
5	Ms Priyanka Shinde	Manager	SIDBI

Lead District Managers			
SI	Name	Designation	LDMs
1	Shri Sourabh Jain	LDM Balod	Bank of Baroda
2	Shri Pratik Anand	LDM Balodabazar	State Bank of India
3	Shri Ankit Sharma	LDM Balrampur	Central Bank of India
4	Shri George William Tirkey	LDM Bastar	State Bank of India
5	Shri Sushil Kumar Singh	LDM Bemetra	State Bank of India
6	Shri Amrit Ekka	LDM Bijapur	State Bank of India
7	Shri Dinesh Oraon	LDM Bilaspur	State Bank of India
8	ShriShiv Ram Baghel	LDM Dantewada	State Bank of India
9	Shri Inder Kumar Tilwani	LDM Dhamtari	Bank of Baroda
10	Shri Sanjay Garg	LDM Durg	Bank of Baroda
11	Shri Vineet Khare	LDM Gariyaband	Bank of Baroda
12	Shri Raghvendra Singh Baghel	LDM Gaurela-pendra-marwahi	State Bank of India
13	Shri Narottam Thakur	LDM Janjgir-Champa	State Bank of India
14	Shri Gaurishankar Rana	LDM Kanker	State Bank of India
15	Shri Sudhir Batta	LDM Kawardha	State Bank of India
16	Shri Chatur Singh Thakur	LDM Khairagarh-Chuikhadan-Gandai	State Bank of India
17	Shri Ashok Pradeep Minz	LDM Kondagaon	State Bank of India
18	Shri Krishna Bhagat	LDM Korba	State Bank of India
19	Shri Shashi Bhusan Pathak	LDM Koriya	Central Bank of India
20	Shri Abhay Parey	LDM Mahasamund	Bank of Baroda
21	Shri Sanjeev Patil	LDM Manendragarh-Chirmiri-Bharatpur	Central Bank of India
22	Shri Kandey Muni Singh	LDM Mohla-Manpur-Ambagarh Chowki	Bank of Baroda
23	Shri Sunil Kumar Bage	LDM Narayanpur	State Bank of India
24	Shri Kamal Kishore Singh	LDM Raigarh	State Bank of India
25	Shri Mohammad Mofij	LDM Raipur	Bank of Baroda
26	Shri Manoj Kumar Verma	LDM Sakti	State Bank of India
27	Shri Sampat Kumar	LDM Sarangarh Bilaigarh	State Bank of India
28	Shri Vikash Kumar	LDM Sukma	State Bank of India
29	Shri Anand Minj	LDM Surajpur	Central Bank of India