

State Level Bankers Committee C G , Raipur

54th SLBC Meeting at Mantralay , Naya Raipur Dated 03.07.2014

Minutes of Meeting

The 54th Meeting of the State Level Bankers' Committee (SLBC) , was held on 03.07.2014 at Mantralay , Mahanadi Bhavan , Naya Raipur to review the performance of the Banks in Chhattisgarh for the quarter ended March 2014. Minutes of meeting were circulated to all members on dated and simultaneously placed at our web page www.slbccchhattisgarh.com. An action taken report is presented below :

Sr No	Action Point	Action to be taken by	Action Taken
1	Review of GSS		
1.1	Action Point - PMEGP cases should be sent in first half of the financial year also, to avoid rush at the year end.	Sponsoring Agencies.	<p>KVIC-Cases are being sent after DLTFC sanction to Banks.</p> <p>KVIB-New cases after approval from DLTFC and all renewal / pending / returned cases are being sent.</p> <p>DIC – After approval of DLTFC 601 cases have been sent to Banks against target of 1295 for the year 2014-15.</p>

1.2	Action Point : For disbursement of balance amount in PMEGP training is no longer mandatory and may be disbursed by Banks. Government to provide Circular to enable SLBC Secretariat appraise all Banks accordingly.	KVIC/KVIB/DIC	KVIC- SLBC have been informed vide this office letter No 839 Dated 09.07.2014 (Copy placed on record, see “Annexure C”) KVIB- Instructions regarding Disbursement and EDP training circulated to all districts. DIC – Disbursement will be allowed after training only.
1.3	Action Point – Disposal of the cases i.e. either Sanction or Return if cases are not viable they should be returned immediately.	All Banks	All the Banks were requested for the same.
1.4	Action Point: The list of Sponsored Cases should be provided to LDMs so that a more effective follow-up can be done at district level.	Sponsoring Agencies.	KVIC- After approval from DLTFCC one copy of case is being handed over to LDM. KVIB – Directives have been issued to districts to provide the said list. DIC – All the District Industries Centers have been instructed suitably.
1.5	Action Point : Sponsoring agencies may sponsor cases as per Bank wise target allotted by the LDMs, who allocate targets as per the presence of Banks in these districts.	Sponsoring Agencies /LDMs.	KVIC – Target details have been sent to all the LDMs. KVIB- Target list sent to LDMs in June 2014. DIC– Targets have been allotted to all the Banks.
1.6	Action Point : In the minutes of the meeting the names of the Nodal officers of all the Banks should be incorporated. Those Nodal officers whose names come to SLBC, shall be called in the SLBC sub committee meeting.	SLBC Sectt. / All Banks.	All the Banks were requested to provide the names but barring one or two no bank has submitted the said names.

1.6	<p>Action Point : Amount of Subsidy is lying idle / undistributed to the borrower in cases of Antyavasayee and Antyoday scheme borrowers. Department of finance will look in to the matter & call for meeting of all Banks.</p>	<p>C G State Government / All Banks concern.</p>	<p>Instructions from RBI have been issued to all the Banks. Two separate accounts have been opened for refund of un-disbursed subsidy amounts. Rs8.68 Lac have been refunded by 9 Banks till Aug end. All the Banks are ones again requested to Check at their end and refund the un disbursed subsidy amount.</p>
2	<p>Branch Expansion</p>		
2.1	<p>Action Point :Some of the private Banks have not opened even a single USB in LWE districts in last one year against the proposed 22 USBs , even when Government Deposits were being given to them.</p>	<p>C G State Government.</p>	<p>Private Banks have opened 03 USBs durng the quarter.</p>
3	<p>Sub-Committee</p>		
3.1	<p>Action Point : One Sub-committee is proposed to be formed, for Monitoring of All Government Sponsored Schemes and Kisan Credit Card, Education Loan related issue under the Chairmanship of the Development Commissioner with limited members. The Sub-committee will look after the discrepancies like late submission of cases, allocating disproportionate number of cases, Sending cases in bulk etc. The sub-committee will meet every month.</p>	<p>Development Commissioner, All Banks , SLBC Sectt.</p>	<p>Sub committee is formed and details placed on record for approval of the house. PI see Annexure D”</p>

4	Kisan Credit Card		
4.1	Action Point : In KCC, disbursement is declining , NPA is increasing and restrictive practice being adopted by Cooperative Banks is adversely affecting the KCC borrowers of Commercial Banks. At the time of registration of farmers their Commercial Bank loan account number should be incorporated in their registration and not the Saving Bank account	Cooperative Department CG Govt	Copy of notification issued, if any, by the government has not yet been received by SLBC.
4.2	Action Point: Paddy Procurement Software is to be amended to include the Other Banks names also. Provision to be made to incorporate account numbers of other Banks also at the time of registration of farmers and to transfer money on-line to these accounts, through NEFT / RTGS.	Cooperative Department CG Govt.	Information of correction made , if any, in paddy procurement software has not yet been received by SLBC.
5	Education Loan		
5.1	Action Point : In Education Loan, Private Sector Banks should also come forward to finance .	Private Sector Banks.	Still Private sector Banks are legging behind. Private Banks are requested to come forward for finance in this sector. 12 cases (HDFC – 10) only have been financed by private banks in Ist quarter.
5.2	Action Point : The State Bank of India, Bastar model in Education loan to Nursing students, can be adopted by other Banks for various courses.	All other Banks.	In Education Loan Canara Banks has financed 1247 cases in Ist Quarter.

5.3	Action Point : Camps to promote Education Loan should be organised not only for Technical Education courses but also for non-technical courses like Agriculture etc.	Department of technical Education and All Banks.	All Banks have organized camps at different counseling centers of PET and PMT, to promote education loan.
5.4	Action Point : The Income criteria for Mukhymantri Uchch Shiksha Rin Byaj Anudan Yojanaa is Rs.2.00 Lakh where as in Central Government Scheme income criteria is Rs.4.00 Lac and eligibility criteria for both the subsidies where candidates may or may not be eligible , the issue for claim of subsidy should be decided in Sub-committee of SLBC.	Sub Committee of SLBC.	Information on amendments in the scheme for change in income criteria is yet to be received. Regarding claim of subsidy , a web page is being developed by NIC for receipt of application, processing of loan and claim of subsidy.
6	Rajeev Rin Yojana		
6.1	Action Point : The nodal agency for Rajeev Rin Yojanaa will now be C G Housing Board. Sponsored cases should be sent at to the Banks at earliest and a list of beneficiaries should be provided to SLBC Sectt.	C G Housing Board	1487 Cases have been sent by CG HSB to 28 banks up to 25.09.2014.
7	Self Help Group		
7.1	Action Point : Appointment of Bank Mitra is to be done in the state .	SRLM	For Banks Mitra 394 candidates have been identified and 195 candidates have been appointed as Bank Mitras in different Banks working in C G State.
8	Financial Inclusion		
8.1	Action Point : Panchayat Buildings will be provided to open Ultra Small Branches. 40 remaining villages to be covered by August 2014 . Banks to be more	Action : Panchayat Deptt. C G Govt. / Banks.	Instructions for the same have been issued by appropriate authority.

	inclusive keeping in view the demand for credit		
8.2	Action Point : Allotment of villages unilaterally to AXIS Bank by CEO Janpad panchayat at Tilda / Korba where United Bank of India has already been allotted these villages by LDM & police action by Government authorities against allottee Banks's activity.	C G State Government.	No progress received by us.
8.3	Action Point : Financial Inclusion should be the first agenda item in SLBC meeting.	SLBC Sectt.	After implementation of PMJDY it has got a great importance and it is being given top priority now.
9	RSETI		
9.1	Action Point : Candidates of the districts where RSETI is not available , may be allowed to be sent to neighboring district RSETIs, & the cost reimbursed accordingly. The reimbursement which is at present being given for breakaway districts only, may be given for any neighboring district.	SRLM	As per instructions in force, the youth residing in a particular district are allowed to get training in their home district only. Funds issued on the basis of District wise target allotted by the Government for that particular district. Hence it will not be possible to permit to obtain training out in RSETIs situated out of district.
9.1	Action Point : Stay order against construction of RSETI building in Durg has been issued, whereas proper infrastructure for RSETI is very essential for skill development of rural youth in implementation of Government scheme.	C G State Government	On going construction stopped due to court case. Hearing was scheduled on 30.09.2014 and postponed to 27.10.2014.
10	Emerging Issues		
10.1	Action Point : Regarding Sealing of ATMs and demand for charges order in 2010 is to be revoked.	CG State Govt.	Order since revoked. All banks express their gratitude, towards Government of C G. Copy

			placed on record.
10.2	Action Point : Connectivity from BSNL at some places is feasible now but for financial inclusion in mission mode every area will need connectivity. Proper infrastructure may be put in place . Banks may also invest in connectivity at appropriate points.	BSNL , CG State Govt , Banks	After implementation of PMJDY, one nodal officer from TERM, have been appointed to look after the issue of connectivity. Information in this regard have been provided to all member Banks.
11	Priority Sector Advances		
11.1	Action Point : In Priority Sector Advances there is decline in Agri and MSME segment which need to be improved.	All Banks	There is a increase in both Agri and MSE advances segments. Still all the Banks are requested to further improve the finance in priority sector advances.
12	RRC		
12.1	Action Point : Targets should be given to Tehsildar for recovery in RRC cases and their performance may be closely monitored.	Revenue Department C G Govt.	Suitable instructions have been issued to District Collectors by appropriate authority (copy of letter placed on record as “Annexe E”)
13.2	Action Point : RRC filing may be made online , as it is done in MP state Government.	C G State Government.	Online portal in use in MP is developed by NIC, We propose the same arrangement for our state.
14	Computerization of land records:		
14.1	Action Point : The progress is under way, & the work is likely to completed by September 2014.	C G State Government	Suitable instructions have been issued to District Collectors by appropriate authority (copy of letter placed on record as “Annexe F & G”)
