

## MINUTES OF THE 60TH SLBC MEETING

DATE – 28TH JAN. 2016 (THURSDAY) :: TIME – 11.30 AM

### VENUE – S-0-12, MANTRALAY, MAHANADI BHAWAN, NAYA RAIPUR :

The 60<sup>th</sup> State Level Bankers' Committee meeting of the state of Chhattisgarh was held on 28<sup>th</sup> Jan. 2016, which was presided over by Shri Ajay Singh, Addl. Chief Secretary, Govt. of Chhattisgarh. The list of participants is attached as Annexure A.


Agenda no. 1	The meeting began with a brief welcome note by Shri Deepak Chopra, General Manager, State Bank of India. Thereafter Shri Aditya Jha, Convenor & Dy. General Manager, Administrative Office, SBI, Raipur led the deliberations as per the set agenda points				
Agenda no.2	Adoption of the minutes of 59 <sup>th</sup> SLBC meeting :  The Convenor SLBC informed the house that the minutes of the 59 <sup>th</sup> SLBC meeting were circulated to all concerned by the SLBC and were also placed on SLBC website. No suggestion/amendment was received till date. The house thereafter adopted the minutes of 59 <sup>th</sup> SLBC meeting.				
Agenda no. 3	Action Taken Report of the 59 <sup>th</sup> SLBC meeting :  The Chairman wanted to briefly discuss the actions taken by the Bankers. After a brief discussion of the issues led by the Convenor, the Action Taken Report placed on record was accepted by the house.				
Agenda no. 4	Adoption of minutes of meeting of SLBC Sub-committee:  Minutes of the sub committee meeting dated 27 <sup>th</sup> Nov. 2015 was adopted by the house.				
Agenda no. 5	Pradhan Mantri Jan-Dhan Yojana – (PMJDY)::  The uncovered households in inaccessible area have been substantially reduced as below : <table border="1" data-bbox="263 1433 1436 1545"><tr><td>As on 31/03/2015</td><td>As on 15/01/2016</td></tr><tr><td>20688</td><td>10168</td></tr></table> <p>(a) The Bankers are required to cover the remaining households latest by 31<sup>st</sup> March, 2016.</p> <p>(b) The current scenario of 27 % Aadhar seeding of the Jan Dhan Accounts has been discussed in detail. Member banks urged to collect Aadhar number voluntarily through direct interface with the customers by arranging camps at each branch on a regular basis. .</p> <p>Action Center - LDMs, Member banks</p>	As on 31/03/2015	As on 15/01/2016	20688	10168
As on 31/03/2015	As on 15/01/2016				
20688	10168				
Agenda	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha				

no. 6	<p>Bima Yojana (PMSBY) and Atal Pension Yojana (APY)::</p> <p>(a) The Chairman has exhorted the member banks to extract maximum benefit out of the extension of enrollment dates under PMJJBY (without self-certificate of good health) and PMSBY up to 31<sup>st</sup> May, 2016. He also stressed upon publicizing APY since the co-contribution date has been extended up to 31<sup>st</sup> March, 2016.</p> <p>(b) The claims under PMJJBY and PMSBY appears to be, not in congruence with the death rates prevailing at the state. LDMs and member banks to remain in touch with the local bodies for information about normal and accidental deaths occurring in their areas so that the nominees could be guided suitably to lodge claims under these insurance schemes.</p> <p>Action Center – All member Banks, LDMs</p>
Agenda no. 7	<p>Pradhan Mantri Mudra Yojana (PMMY)::</p> <p>(a) Director, DIC has raised concern about non achievement of physical target of Mudra albeit the physical target seems achievable. He stressed for disbursing more of Shishu variant of Mudra loan. Moreover, the non-performers viz. Axis bank and ICICI were singled out and called for urgent action.</p> <p>(b) Principal Secretary, Technical Education stressed upon extending Mudra loans to the youth who have secured Skill Development Certificates from Skill Development Centers run by the Govt. of Chhattisgarh. The list of such youth will be made available by the Department of Technical Education. All Financial Literacy Centers and G.M. (DIC) to collectively organize literacy programmes at Livelihood Colleges and Vocational Training Centers.</p> <p>Action center - Deptt of Technical Education, SLBC, All Banks, FLC, LDMs, Axis Bank, ICICI</p>
Agenda No. 8	<p>National Rural Livelihood Mission (NRLM) ::</p> <p>The progress in this scheme was appreciated by the Chairman. However he desired to extend a view-right in e-tracking software to the DIF so that bottlenecks could be plugged out.</p> <p>Action Center - SRLM, DIF</p>
Agenda no. 9	<p>National Urban Livelihood Mission (NULM)::</p> <p>The tardy progress in NULM was discussed upon in detail. It was resolved to seek the clarifications regarding collateral security, no dues certificates and margin in respect of the various variants of the NULM scheme so that the knowledge gap existing amongst the operating staff could be bridged. Further, the Chairman instructed DIF to take a meeting to oversee the progress in this scheme.</p> <p>Action Center – RBI, NULM, DIF</p>
Agenda	<p>Prime Minister's Employment Generation Programme (PMEGP)::</p>

no. 10	<p>The Convenor, SLBC has mentioned that Bankers may sanction PMEGP cases on a priority as the same helps them to achieve target under MUDRA scheme. Further the PMEGP e-tracking system to be made widely accessible to the stake holders like DIF, member banks and SLBC so that branch- wise pending position could be monitored effectively.</p> <p>Action Centre – KVIC, KVIB, DIC</p>
Agenda no. 11	<p>Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana::</p> <p>It was made known that many Bank- branches have neither utilized the subsidy component nor refunded the amount to the concerned department. Therefore, it was requested to Chhattisgarh Rajya Adivasi Vitt evam Vikas Nigam Mydt department to provide the branch-wise unutilized subsidy list with respective account numbers to SLBC so that the matter be resolved.</p> <p>Action centre –Adivasi Vitt evam Vikas Nigam Mydt, SLBC and Member banks</p>
Agenda no. 12	<p>Details of activities conducted in RSETIs::</p> <p>The State Director Shri R.D. Borkar has explained the credit linkage issues being faced by the passouts. It was decided to make available the list of passout trainees to SLBC so that the list be distributed among member banks for consideration under MUDRA scheme. It was mentioned by Dr. C.R. Prasanna, Mission Director, SRLM, that Central Govt has clarified that no more RSETIs would be opened in newly created districts. Therefore judicious usage of the existing infrastructure must be ensured.</p> <p>Action Centre – Director, RSETI, SLBC, Member banks</p>
Agenda no. 13	<p>Financial Literacy Centers (FLC)::</p> <p>It was decided to create wide-spread awareness about Aadhar seeding during the Financial Literacy activities.</p> <p>Action Centre - FLC Managers, LDM</p>
Agenda no. 14	<p>Expansion of Banking Services in LWE affected Districts ::</p> <p>The detailed process for opening of LWE branches was explained by Dr. Kamalpreet Singh, DIF. He also stressed upon opening of 54 branches and 5 ATMs by the banks within the deadline of 31<sup>st</sup> March, 2016. Regarding the remaining 91 LWE centers Govt has sought enhanced subsidy of Rs.9 lacs from NABARD as a measure to compensate the Banks for meeting their expenses during the initial years of operation. Further he has requested departments to prefer such branches for parking Govt. deposits.</p> <p>Action centre – Banks opted for opening branches in LWE centers</p>
Agenda no. 15	<p>Banking at a glance in Chhattisgarh (Key indicators)::</p> <p>(a) Performance of the banks as a whole was satisfactory except in extending</p>

	<p>Agricultural Advances. The bench mark of 18 % share of Agriculture Advances in total advances need to be adhered to by 31<sup>st</sup> March, 2016.</p> <p>Action Centre – SLBC &amp; All banks</p> <p>(b) Long term and short term advances to be taken up separately during discussion.</p> <p>Action Centre – SLBC</p> <p>© Sub-committee under ACS (Agriculture) to be constituted to monitor progress in Agricultural Sector in the state of Chattisgarh in which the NABARD would perform the lead role.</p> <p>Action Centre – Dept. of Agriculture, NABARD &amp; SLBC</p> <p>(d) It was stressed upon to achieve 60 % benchmark by all Banks in CD ratio by 31<sup>st</sup> March, 2016 without fail.</p> <p>Action Centre – RBI, SLBC &amp; All banks</p>
Agenda no. 16	<p>Review of performance under Annual Credit Plan : 2015-16 ::</p> <p>It was desired by the Chairman that while preparing the Potential Link Plan NABARD and Banks may focus on Fisheries, Dairy and creating milk-routes in all the districts of Chhattisgarh so that sizeable increase could be registered in ACP.</p> <p>Action Centre- NABARD, All Banks</p>
Agenda no. 17	<p>Review of Bank branch and ATM network : 2015-16::</p> <p>It was suggested by the Chairman to increase the presence of the Banks in rural areas. Increased weightage may be provided by RBI to banks which have opened branches in LWE affected districts for opening branches in Tier 1 centre. A D.O. letter in this regard has already been written by Secretary (Finance) to Deputy Governor, RBI. RBI, Raipur, may follow-up in this regard with Central Office, RBI.</p> <p>Action Centre – RBI (Raipur), SLBC &amp; All banks</p>
Agenda no. 18	<p>Pradhan Mantri Awas Yojana (PMAY) – Housing for all (Urban)</p> <p>(a) Commissioner, CG Housing board has explained the newly floated PMAY scheme to the participants. He further requested the banks to do marketing of the housing loans through seminars, builder-tie ups and by arranging awareness camps on their own.</p> <p>(b) Bulk finance MOU to be undertaken by CG Housing board and CRGB.</p> <p>Action Centre - CG Housing Board, CRGB, All banks</p>
Agenda no. 19	<p>Drought Relief :Declaration of Nazari Annawari by State Government ::</p> <p>Revenue Deptt to release the findings of Crop Cutting Experiments undertaken throughout the state so that Banks and Insurance companies may proceed further with rescheduling and debt relief activities latest by 15<sup>th</sup> March, 2016.</p> <p>Action Centre – Revenue Deptt., Banks, Agricultural Insurance Company</p>
Agenda no. 20	<p>Reference for opening of Bank branch in Janakpur, District Korea::</p> <p>The Lead Bank Central Bank was requested to undertake a fresh survey of the center.</p> <p>Action centre - Central Bank of India</p>

The meeting concluded with a Vote of thanks proposed by Shri A.N. Jha, Convenor, SLBC

  
5/21/16

**State Level Bankers' Committee Meeting Dated 28/01/2016****(List of Participants)****Govt. Representatives**

	Name	Designation	Department
1	Shri Ajay Singh	Additional Chief Secretary	Chhattisgarh Govt.
2	Smt Renu Pillai	Principal Secretary	Technical Education
3	Smt Richa Sharma	Secretary	Food & Civil Supply
4	Shri Dinesh Shrivastava	Secretary	Women & Child Welfare
5	Shri Ashish Kumar Bhatt	Secretary	SC/ST Development Department
6	Dr. Kamalpreet Singh	Director	Directorate of Institutional Finance
7	Shri Kartikey Goyal	Director	Directorate of Industries
8	Shri Siddharth Komal Pardesi	Director	Housing Board
9	Dr. C.R.Prasanna	Mission Director	NRLM
10	Shri S.K.Vijayvergi	General Manager	Antyavyvasayi Vitt Vikas Nigam (Tribal Deptt.)
11	Shri T.R.Vaidya	Deputy Director	Directorate of Industries
12	Shri Alok Sur	Deputy CEO	SUDA
13	Shri R.D.Boarkar	Director	RSETI
14	Shri P.R.Dhruw	PO	SUDA
15	Shri S.S.Tribhuan	Director	KVIC
16	Shri Shriniwas Rao	SRP	UIDAI- Aadhar
17	Shri Kartik Parashar	APRO	Department of Public Relation
18	Shri Kailash Sahu	RH	Department of Public Relation
19	Shri Saurabh Kumar	ASP(Technology)	Department of Post
20	Shri Pranchal Sao	Assistant Manager	Directorate of Industries

**Representatives from RBI & NABARD**

1	Shri Venugopal Rao	Deputy General Manager	Reserve Bank of India
2	Shri Sourabh Sharma	Manager	Reserve Bank of India
3	Shri Sharad Jha	General Manager	NABARD

**Representatives from SBI**

1	Shri Deepak Chopra	General Manager	State Bank of India
2	Shri Aditya Nath Jha	Deputy General Manager & Convenor SLBC	State Bank of India
3	Shri Mukesh Papriwal	Assistant General Manager	State Bank of India
4	Shri Monsy Philip	Assistant General Manager	State Bank of India
5	Shri M.L.Dewangan	Chief Manager	State Bank of India
6	Shri Pradeep Bhandari	Manager	State Bank of India
7	Shri Jayesh Verma	Liaison Officer	State Bank of India
8	Shri Ashish Banerjee	Assistant Manager	State Bank of India

**Representatives from Lead Bank Office**

1	Shri Ashok Kumar Singh	Lead District Manager	Balod
2	Shri D.K.Jain	Lead District Manager	Baloda Bazar
3	Shri K.K.Tiwari	Lead District Manager	Balrampur
4	Shri Shankar Khadia	Lead District Manager	Bemetara
5	Shri Ranjeet Tigga	Lead District Manager	Bijapur
6	Shri C.S.Mishra	Lead District Manager	Bilaspur
7	Shri Maharshi Mishra	Lead District Manager	Dhamtari
8	Shri J.C.Panigrahi	Lead District Manager	Durg

9	Shri Neeraj	Lead District Manager	Gariyaband
10	Shri Bhimsen Namdeo	Lead District Manager	Janjgir-Champa
11	Shri Sudhanshu Dargarh	Lead District Manager	Jashpur
12	Shri Sanjay Bhowmick	Lead District Manager	Kanker
13	Shri Pankaj Garg	Lead District Manager	Kawardha
14	Shri M.R.Das	Lead District Manager	Kondagaon
15	Shri Surendra Shah	Lead District Manager	Korba
16	Shri T.M.Krishna	Lead District Manager	Koria
17	Shri S.K.Mitra	Lead District Manager	Mahasamund
18	Shri A.D.Patil	Lead District Manager	Mungeli
19	Shri Prakash Chand Sahu	Lead District Manager	Narayanpur
20	Shri Dinesh Agrawal	Lead District Manager	Raigarh
21	Shri Kajal Dasgupta	Lead District Manager	Rajnandgaon
22	Shri B.Lakra	Lead District Manager	Surajpur

### Representatives from Banks & Insurance Companies

1	Shri R.K.Gupta	Chairman	Chhattisgarh Gramin Bank
2	Shri H.K.Nagdeo	Managing Director	Apex Bank
3	Shri S.Das Gupta	Field General manager	Central Bank of India
4	Shri B.N.Dhali	General Manager	Chhattisgarh Gramin Bank
5	Shri P.S.Chakraborty	Deputy General Manager & Zonal Head	Allahabad Bank
6	Shri N.Mehar Baba	Deputy General Manager	Canara Bank
7	Shri R.N.Patra	Deputy General Manager	IDBI Bank
8	Shri Arun Kumar	Assistant General Manager	Andhra Bank
9	Shri Anoop Agrawal	Officer	Apex Bank
10	Shri Rajeev Kumar	Deputy Vice President	Axis Bank
11	Shri D.S.Nag	Assistant Vice President	Axis Bank
12	Shri Pintu Kumar Singh	Cluster Head	Bandhan Bank
13	Smt Anjali Swai	BSM	Bandhan Bank
14	Shri Shekhar Tripathi	Assistant General Manager	Bank of Baroda
15	Shri Jagesh Sonwane	Officer	Bank of Baroda
16	Shri Prashant Naik	Zonal Manager	Bank of India
17	Shri Pradeep Gupta	Sr. Manager	Bank of India
18	Shri S.Roy Choudhary	Sr. Manager	Bank of Maharashtra
19	Dr. D.K.Pradhan	Manager	Central Bank of India
20	Shri Vasudev Mandal	Branch Manager	Corporation Bank
21	Shri Sanjeev Dwivedi	Branch Head	DCB Bank
22	Shri Satish Saha	Deputy Zonal manager	Dena Bank
23	Shri Rohit Bhagdikar	Manager	Federal Bank
24	Shri Manoj Gupta	Sr. Manager	HDFC Bank
25	Shri Nitin Patel	Chief Manager	ICICI Bank
26	Shri Akula Kalyan	Assistant General Manager	IDBI Bank
27	Shri Hemrom	Assistant General Manager	Indian Bank
28	Shri R.Lakshmi Venkatesh	Chief Manager	Indian Overseas Bank
29	Shri Amit Sharma	Regional Head	IndusInd Bank
30	Shri R.K. Patel	Deputy Manager	Karur Vysya Bank
31	Shri Manoj Kumar Bisoyi	Cluster Head	Kotak Mahindra Bank
32	Shri Ronit Banva	Assistant Manager	Laxmi Vilas Bank
33	Shri P.K.Panda	Chief Manager	Oriental Bank of Commerce

34	Shri Bikash Agrawal	Manager	P&S Bank
35	Shri D.K.Sharma	Chief Manager	Punjab National Bank
36	Shri Harshwardhan	Deputy Manager	Punjab National Bank
37	Shri R.Ram Venkatesh	Assistant Manager	SIDBI
38	Shri Adarsh	Assistant Manager	South Indian Bank
39	Shri SVV Subba Rao	Chief Manager	State Bank of Hyderabad
40	Shri Himanshu Agrawal	ADV	State Bank of Patiala
41	Shri S.L.Tarwani	Assistant Manager	State Bank of Travancore
42	Shri A.C.Sarkar	Sr. Manager	Syndicate Bank
43	Shri N.K.Dash	Assistant General Manager	UCO Bank
44	Shri H.C.Mittal	Regional Head	Union Bank of India
45	Shri P.G.Shitoot	Deputy Manager	United Bank of India
46	Shri P.Padhi	Chief Manager	United Bank of India
47	Shri S.K.Topno	Chief Manager	Vijaya Bank
48	Shri Suman Kumar Gupta	RTL	Yes Bank
49	Shri Sanjeev Abraham	Branch Manager	LIC of India
50	Shri Devendra Kumar Tiwari	Branch Manager	LIC of India
51	Shri Ashish Kumar Sahu	Deputy Manager	New India Assurance
52	Shri Deepak P.Patil	Deputy Manager	AIC of India