

State Level Bankers' Committee, Chhattisgarh

(Draft)

MINUTES OF THE 62nd SLBC MEETING DATED 30TH JUNE, 2016

VENUE:: S – 0 – 12 MANTRALAYA

TIME:: 11.30 A.M.

The 62nd meeting of State Level Bankers' Committee Chhattisgarh was held under the chairmanship of Shri Vivek Dhand, IAS, Chief Secretary, Government of Chhattisgarh. Other dignitaries present were Shri Ajay Singh, IAS, Addl Chief Secretary (Agl), Shri Amit Agrawal, IAS, Secretary Finance, Dr. Kamalpreet Singh, IAS, Director (DIF). Ms. Saraswati Shyamprasad, Regional Director, RBI, Shri R.M. Kummur, CGM, NABARD and Shri Deepak Chopra, General Manager & Convenor SLBC Chhattisgarh. The list of participants is attached as Annexure A. The following Action Points were emerged during the meeting :-

<u>Action Point no.</u>	<u>Action Points</u>
1	Food department data base on ration card holders to be used for the purpose of Aadhaar seeding after obtaining consent on standard format already made available. Action by - All banks
2	New accounts under PMJDY may preferably be opened with Aadhaar number. Action by - All banks
3	Food department may request UIDAI to despatch newly generated/returned undelivered Aadhaar cards to District Collector for proper delivery. Action by – Food department
4	All the PMJDY accounts to be fed with mobile number plus SMS alert facility after due concurrence of account holder. Action by – All banks
5	Mudra loan target amount of Rs.2,012.12 for the year 2016-17 was approved by the house. Bank-wise and district-wise details to be sent separately by SLBC. Action by - SLBC
6	NABARD to ensure due publicity for Stand Up India (SUI) Scheme by way of conducting seminars, displaying banners and installing the hoarding across the state. Action by – NABARD
7	The high value KVIC proposals beyond Rs.10 lacs financed for SC/ST and Woman may be reported under SUI by ensuring data entry in Standup Mitra web portal. Target set for the year 2016-17 is two per branch (one SC or ST and one woman)

	greenfield entrepreneurs.		Action by – All Banks												
8	Tendu Patta collectors may be covered under Atal Pension Yojana by concerned department.		Action – All Banks, Department												
9	NRLM scheme has been hailed as a favorite scheme of the Bankers as well as the Govt due to its group nature and regular repayment credit history. All LDMs to create awareness and capacity building across the state to inculcate Group formation. Target amount of Rs.342.90 crores set for 2016-17 by SRLM has been approved by the house.		Action – All Banks and LDMs,												
10	It has been observed that under Individual loan component of NULM Banks are financing considerably, however in Group and SHG Linked components all the Banks are lagging behind. It is to be noted that Banks need to focus on Group and SHG finance rather than Individual component. Credit target for Banks under self-employment programme (SEP) component of Deendayal Antyodaya Yojana – NULM for 2016-17 has been approved by the house.														
		<table border="1"> <thead> <tr> <th>Component</th> <th>Physical target (no.)</th> <th>Financial target (Rs.in lacs)</th> </tr> </thead> <tbody> <tr> <td>SEP (Individual)</td> <td>3500</td> <td>7000</td> </tr> <tr> <td>SEP (Group)</td> <td>280</td> <td>2800</td> </tr> <tr> <td>SEP (SHG Linkage)</td> <td>1500</td> <td>1500</td> </tr> </tbody> </table>	Component	Physical target (no.)	Financial target (Rs.in lacs)	SEP (Individual)	3500	7000	SEP (Group)	280	2800	SEP (SHG Linkage)	1500	1500	
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			Action – All Banks												
11	DLTFC meetings for identifying beneficiaries of PMEGP schemes to be completed latest by 31 st August, 2016. Cases approved by DLTFC must reach financing branches well in time so that sanction, EDP training and disbursement could take place promptly.		Action – District Collectors, KVIC, KVIB, DIC, RSETI, All Banks												
12	All Banks need to ensure that targets set for Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana to be achieved fully. Banks performing below 75 % of the target would be depannelled notwithstanding the scores in other core parameters.		Action – All Banks, DIF												
13	LWE area branch opening is hampered due to the inordinate delay in approval from the respective Boards of the banks. RBI need to take the matter with the respective boards for speedy approval.		Action – RBI												
14	The banks which are yet to open new branches under Branch Expansion Plan in LWE affected districts to do so latest by 31 st July, 2016. Necessary infrastructure support is available at all identified centers. All logistics problems to be reported to														

	District Collector under advice to SLBC. Action – AXIS Bank, Bank of Baroda, Central Bank of India, Dena Bank, Indian Bank, Punjab & Sind Bank, Syndicate bank, UCO Bank, Union Bank of India and Vijaya Bank
15	Targets allotted to Banks by CG Housing Board under Prime Minister Awas Yojana to be achieved well before December, 2016. Action – All Banks
16	Handbills on Mukhya Mantri Uchh Shiksha Rinn Byaj Anudan Yojana to be made available to Universities/Colleges for distribution amongst the students. Focussed approach to be adopted during current admission season at Professional Colleges including Nursing. Action – DTE, All Banks.
17	It is mandatory to cover all loanee farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY). At least 50 % of the farmer community (both loanee and non-loanee) to be covered. All stake holders need to adhere to the time line of 31 st July, 2016, which cannot be further extended. Action – All Banks, Agricultural department
18	Awareness creation meetings on PMFBY at rural areas to be ensured by Department of Agriculture. Action – Department of Agriculture
19	NABARD is extending financial assistance for brick and mortar branches being opened at LWE areas. Cost of Solar VSATs to be reimbursed to seven branches in each worst affected LWE districts on first come first served basis. Action – All Banks and NABARD
20	Formation of Sub Committee for Agriculture under the chairmanship of Addl. Chief Secretary (Agriculture) was approved by the house. Managing Director (Food Processing) is made a member of the said committee. Action – Agriculture Department and NABARD
21	Registration of charge in land records of agricultural land kept as security against finance by banks is necessary to prevent multiple finance on the same property. Registration of charge on land record is needed in addition to Rinn Pustika entry being made by the financing Bank. Secretary Revenue and DIF to take up the matter with District level authorities. Action – Secretary, Revenue and DIF

The meeting came to an end with the Vote of thanks proposed by Shri Aditya Nath Jha, Convener, State Level Bankers' Committee, Chhattisgarh.
