

State Level Bankers' Committee, Chhattisgarh
Minutes of the 63rd SLBC meeting dated 29th September 2016
Venue: S-0-12, Mantralaya, Naya Raipur
Time : 11:30 AM

The 63rd meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Vivek Dhand, IAS, Chief Secretary, Government of Chhattisgarh. The list of participants is attached (Annexure-A)

An interactive discussion was held in the meeting and the following important points emerged during meeting :-

Action Point No	Action Point												
1	<p>Performance under Stand-Up India (SUI) scheme up to 21.09.2016 is as under:</p> <table><tr><td></td><td>No of Bank</td><td>Total No of Cases</td></tr><tr><td>Target</td><td>39</td><td>4314</td></tr><tr><td>Performance</td><td>12</td><td>144</td></tr><tr><td>% Achievement</td><td>-</td><td>3% (Amt of Rs 26.91Crore)</td></tr></table> <p>The Chairman expressed concern over the low performance under Stand-up India scheme as all banks together achieved mere 3 % of the allotted target.</p> <p>(i) All banks were instructed to speed-up their efforts under the scheme so that allotted targets can be achieved by 31.12.2016 itself so that required training, Skill development and financial literacy can be given to the benecieries by 31.03.2017 for final disbursal of loan to take place.</p> <p>(ii) All the Bank Branches, Lead District Managers (LDMs) to update the Stand-up mitra portal at regular intervals as the scheme is being monitored through web-portal. If any of the Branch is missing in the portal, the concerned bank is requested to take up the matter with SIDBI to get the Branch added in the portal.</p> <p style="text-align: right;">Action : All the Bank Branches and LDMs</p>		No of Bank	Total No of Cases	Target	39	4314	Performance	12	144	% Achievement	-	3% (Amt of Rs 26.91Crore)
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2	<p>11 LDMs were reported as not logged into Stand Up mitra portal till date, despite the fact that they have a key role in implementation of the scheme and to handhold the prospective benficieries. It was instructed by the Chair that :</p> <p>Lead District Managers need to log into the portal at regular intervals in order to check for the pending status. They are expected to update the details of applications received and work as a guide to the applicants.</p> <p style="text-align: right;">Action : All LDMs.</p>												
3	<p>NABARD, SIDBI and LDMs are supposed to log-in to the SUI Portal. Any application entered online be acted upon within 15 days by the banks. LDMs are supposed to work as</p>												

	facilitator/Guide/ Mentor to the prospective borrowers. Best work done by the LDMs and Banks will be recognised by the Government of India.For the purpose the data uploaded in the portal as on 31.12.2016 will only be used for reviewing progress. Action : All the Bank Branches and LDMs.																																																								
4	Out of 144 cases sanctioned in the state, Andhra bank alone has sanctioned 32 cases. Work done by Andhra Bank in SUI scheme was appreciated by the Chairman.																																																								
5	All the high-value cases financed under PMEGP above Rs 10.00 Lacs to SC/ST or women can be reported under SUI scheme. Action : All the Bank Branches and LDMs.																																																								
6	The end to end process of SUI is web based. Banks are instructed to upload the details of cases already financed through off-line mode intothe Stand-up Mitra portal latest by 07.10.2016. Action : All the Bank Branches and LDMs.																																																								
7	<p>Under Pradhan Mantri Mudra Yojana(PMMY) the achievement by all the Banks to-gather is 14%, which is far-below the expected level.</p> <p>Scheme –wise target:</p> <table><tr><th colspan="2">Shishu</th><th colspan="2">Kishore</th><th colspan="2">Tarun</th><th colspan="2">Total</th></tr><tr><td>No</td><td>Amt</td><td>No</td><td>Amt</td><td>No</td><td>Amt</td><td>No</td><td>Amt</td></tr><tr><td>3,52,245</td><td>1408.96</td><td>20,123</td><td>402.56</td><td>2,597</td><td>201.29</td><td>3,74,965</td><td>2012.81</td></tr></table> <p>Scheme wise achievement under PMMY for 2016-17 upto21.09.2016 is as under: (Disbursement in Crore)</p> <table><tr><th colspan="2">Shishu</th><th colspan="2">Kishore</th><th colspan="2">Tarun</th><th colspan="2">Total</th></tr><tr><td>No</td><td>Amt</td><td>No</td><td>Amt</td><td>No</td><td>Amt</td><td>No</td><td>Amt</td></tr><tr><td>41555</td><td>89.71</td><td>5340</td><td>111.51</td><td>1108</td><td>89.43</td><td>48003</td><td>290.65</td></tr><tr><td>12%</td><td>6%</td><td>27%</td><td>28%</td><td>43%</td><td>44%</td><td>13%</td><td>14%</td></tr></table> <p>On the otherhand the Non-Banking Financial Companies (NBFCs) are financing under the PMMY extensively. They have disbursed Rs.319.23 Crore in 1.49 Lac cases. The Secretary Commerce and Industries shall hold a meeting of all the NBFCs working in the state for keeping an over-view of their functioning.</p> <p>Action : Department of Industries</p>	Shishu		Kishore		Tarun		Total		No	Amt	No	Amt	No	Amt	No	Amt	3,52,245	1408.96	20,123	402.56	2,597	201.29	3,74,965	2012.81	Shishu		Kishore		Tarun		Total		No	Amt	No	Amt	No	Amt	No	Amt	41555	89.71	5340	111.51	1108	89.43	48003	290.65	12%	6%	27%	28%	43%	44%	13%	14%
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8	HDFC is the top performer with 26891 cases sanctioned and disbursed amount worth Rs.60.18 Crore. Good work done by HDFC under PMMY was appreciated by the house.																																																								
9	All banks and LDMs are requested to hold special PMMY camps at Block and District levels to creat awareness and to improve finance under the scheme.All LDMs are advised to arrange to hold special camps during “ Special drive on financial Inclusion from 15.09.2016 to 31.10.2016” and spread awarness, Loan disbursment under the PMMY scheme. Action : All the Bank Branches and LDMs.																																																								

10	All banks are requested to arrange for sending promotional SMS to the potential borrowers regarding the SUI and PMMY scheme. <div>Action : All Banks</div>										
11	Aadhaar seeding in Pradhan Mantri Jan-Dhan Yojana Accounts (PMJDY) is not up to the desired level. The performance under the scheme up to 21.09.2016 is as under: <table><tr><th>PMJDY Accounts</th><th>Active Bank Accounts</th><th>% of Active Accounts</th><th>Aadhaar Seeding</th><th>% of Aadhar Seeded Accounts</th></tr><tr><td>1,10,82,021</td><td>72,89,689</td><td>76</td><td>56,52,598</td><td>51</td></tr></table> <p>Chairman expressed his displeasure over low-seeding of Aadhaar numbers in PMJDY accounts and set the target to achieve 100% Aadhaar seeding in all active accounts by 31.10.2016.</p> <div>Action: All Banks</div>	PMJDY Accounts	Active Bank Accounts	% of Active Accounts	Aadhaar Seeding	% of Aadhar Seeded Accounts	1,10,82,021	72,89,689	76	56,52,598	51
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1,10,82,021	72,89,689	76	56,52,598	51							
12	National Urban Livelihood Mission is a scheme meant for extending finance to urban poor with a Group approach. Finance to groups may be sanctioned on priority rather than individual cases. The concerned department is requested to improve the quality of groups formed in the urban areas and sponsor cases of groups on priotiry basis so that financial assistance may be channellised to groups rather than individual cases. <div>Action: Urban Development Department</div>										
13	It was informed to the house that Hon'ble Chief Minister is keen to channellise Bank finance towards SC&ST and minority category. To review the progress of finance under Antyodaya and Adivasi Swaojagar Yojana and reconcile the amount of subsidy under the scheme, it was decided to form a sub-committee of SLBC under the Chairmanship of ACS (SC&ST welfare department). The committee will review the progress, identify the bottle necks in extending finance. <div>Action : Department of SC&ST welfare,SLBC</div>										
14	Under the Pradhan Mantari Fasal Bima Yojana (PMFBY) it is mandatory on the part of the Banks to cover all the eligible loanee farmers. Banks were advised to instruct the field staff including Branch Managers to cooperate with all non-loanee farmers aproaching them for insurance. Every farmer coming to the bank for paying premium should be guided and attended properly. Banks are requested to take special care during upcoming Rabi crop season. <div>Action : All Banks</div>										
15	It was reported to the house that some bank branches in Dantewada district are not performing as expected. Staff is not available in some bank branches. Controllors of the Banks were instructed to take cognisance of the same and resolve the issue. <div>Action : Punjab National Bank,Dena Bank,Canara Bank</div>										

16	<p>Under Branch expansion plan in LWE districts, banks were instructed to open the remaining 20 branches and 5 ATMs out of the list of 61 centers allotted to them latest by 31.10.2016.</p> <p style="text-align: right;">Action : Allottee Banks</p>
17	<p>It was reported to the house that Bank insistson income proof of the prospective borrowers under Pradhan Mantri Awas Yojana(PMAY). The Chairman instructed to arrange for advising the Collectors of the district to provide income certificate to the borowers of PMAY which will be acceptable by the Banks.</p> <p style="text-align: right;">Action : DIF</p>
18	<p>Issue was raised by department of Panchayat and Rural Development, to the house that department is unable to credit the payments to the accounts of MNREGA workers due to in-activation of the accounts. These accounts are reportedly being converted to inoperative status in absenceof transactions for the last 2 years.</p> <p>It was informed during the meeting that as per RBI master Circular no RBI/2015-16/59 DBR No. leg.BC.21/09.07.006/2015-16 dated July 1, 2015 all banks are advised that special treatment should be given to certain saving bank accounts opened for credit of Scholarship amounts and credit of Direct Benefit Transfer(DBT) under Government Schemes such as MNERAGA so that the account remains active for the period for more than two years as special case.</p> <p style="text-align: right;">Action : All Banks</p>
19	<p>As per reports received from Gol 154 claims are pending with Insurance companies under PMJJBY and 58 cases under PMSBY.All the Insurance agencies were instructed to disposs-off pending cases, latest by 15.10.2016.</p> <p style="text-align: right;">Action :All Insurance Agencies</p>
20	<p>Under the RBI roadmap for opening of Bank Branches in villages with population of 5000 and above, response from allottee banks is not encouraging. Instructions to make roll-out the Branches latest by 31.03.2017 were re-iterated.</p> <p style="text-align: right;">Action : All allottee Banks,RBI</p>
21	<p>Delayed reporting in meeting or not attending the same by some banks was viewed seriously by the Chairman. Banks are instructed to send their representatives.</p> <p style="text-align: right;">Action : Orential Bank of Commerce, Vijaya Bank</p>
22	<p>It was decided to convey to Regional Director, Reserve Bank of India that a suitable representation should always be present in SLBC meetings in case of absence of Regional Director.</p> <p style="text-align: right;">Action:SLBC & RBI</p>