

संचालनालय संस्थागत वित्त, छत्तीसगढ़
विभागाध्यक्ष भवन, ब्लॉक-1, 4th फ्लोर, नया रायपुर (छ.ग.)
दूरभाष क्रमांक 0771-2510840, फ़ैक्स क्र. 0771-2510841

क्रमांक 125 /संसवि/SLBC/2019
प्रति,

अटल नगर, रायपुर, दिनांक 14.02.2019

अपर मुख्य सचिव/प्रमुख सचिव/सचिव
छत्तीसगढ़ शासन

मंत्रालय, महानदी भवन, नया रायपुर

विषय :- राज्य स्तरीय बैंकर्स समिति की 72वीं तिमाही बैठक दिनांक 15.01.2019 का कार्यवाही विवरण।

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मुख्य सचिव, छत्तीसगढ़ शासन, की अध्यक्षता में दिनांक 15.01.2019 को अपरान्ह 12:00 बजे मंत्रालय स्थित कक्ष क्रमांक एस-0-12 में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 72वीं तिमाही बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।


संचालक
संस्थागत वित्त
छत्तीसगढ़

पृष्ठां. क्र. 126 /संसवि/SLBC/2019
प्रतिलिपि :-

अटल नगर, रायपुर, दिनांक 14.02.2019

1. उप सचिव, कार्यालय मुख्य सचिव, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नया रायपुर
2. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर। कृपया समस्त बैंकों एवं इश्योर्स कंपनियों के क्षेत्रीय प्रमुखों को उक्त कार्यवाही विवरण की प्रति प्रसारित करने एवं आवश्यक कार्यवाही हेतु।


संचालक
संस्थागत वित्त
छत्तीसगढ़

State Level Bankers' Committee, Chhattisgarh
Minutes of the 72nd SLBC meeting dated 15th January 2019
Venue: S-0-12, Mantralaya, Atal Nagar
Time : 12:00Noon

The 72nd meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Sunil Kumar Kujur, IAS, Chief Secretary, Government of Chhattisgarh. Shri B Ramesh Babu, Dy Managing Director and Chief Operating Officer, State Bank of India, Corporate Center Mumbai was present in the meeting. The list of other participants is attached as Annexure-A. A booklet with detailed information on agenda items, data and relevant information was provided to all participants in the meeting. An interactive discussion was held in the meeting and the following action points emerged out of the same: -

Action Point No	Action Point
1.1	<p>The house discussed the status of expansion of Banking services in 8 worst LWE affected districts. To provide banking services in 8 worst LWE affected districts of the State, 150 centers were identified and allotted amongst 26 banks to open bank branches / ATMs. In this connection, banks have opened / installed branches/ ATMs at 107 centers, as of 31.12.2018.</p> <p>Chair reviewed the existing level of business in already opened branches in LWE area. Bankers conveyed to the Chair that most of the newly opened branches are struggling for new business and unless Govt support is extended, they may not be viable. The Chair instructed the LDMs of respective districts to explore the possibilities of searching for alternate village of nearby area or to deploy Fixed Point Bank Mitra with assured income at the remaining places, where Branches are not viable and could not be opened till date due to difficult area or lack of infrastructural facilities. He further advised the Banks to suggest the feasible alternatives before next SLBC meeting for providing banking facilities so that necessary approval can be granted. He also suggested to appoint BC/CSP/Bank Mitra in those places where opening of bank branch is not feasible as of now.</p> <p>All Banks were instructed to open the Bank Branch/deploy Bank Mitra/ install ATMs at allotted centres as per alternate models suggested and duly approved.</p> <p>It was informed to the house that the target for ATMs installation in these LWE districts were re-allocated from PCA to non-PCA banks. House agreed to the re-allocation as under : -</p> <ol style="list-style-type: none"> 1. ATMs allotted to Dena Bank will be installed by Bank of Baroda – 4 2. ATM proposed to be installed by the UCO Bank (PCA) will now be installed by PNB at Chandur village of Bijapur - 1 <p style="text-align: center;">Action : All allottee Banks, District Authorities, LDMs</p>

1.2	<p>With reference to the opening of branches in LWE area, ICICI bank informed to the house that two of the branches namely Pharaspal Distt Dantewada and Bhavasa Distt Rajnandgaon, will be made operationalised by 25.01.2019. Regarding remaining two places namely Murdanda Distt. Bijapur and Dubbatota Distt. Sukma, the Chair instructed ICICI bank to suggest alternate feasible solution before next SLBC meeting.</p> <p style="text-align: right;">Action : ICICI Bank</p>
1.3	<p>Vijaya Bank advised to the Chair that, opening of Branch at Timed and Keshkuntal Distt Bijapur is on hold at Head office as merger of bank with Bank of Baroda is underway. Chair pronounced to allot these villages to Bank of Baroda.</p> <p style="text-align: right;">Action – Vijaya Bank and Bank of Baroda</p>
1.4	<p>State Bank of India advised to the house that it had one branch remaining to be opened at Jagargunda in Sukma district. Bank had tried to visit the place thrice however could not reach there. This center was pending due to the inaccessibility of the village by road. Further, the security personnel did not allow them to go beyond a certain point due to the security threat on the way. The status was appraised to the Distt. Collector, Director Institutional Finance and to the DFS. The Chair advised the Bank to suggest some feasible alternative banking solution either by way of engaging Customer Service Point at the village or a place nearby before next SLBC meeting.</p> <p style="text-align: right;">Action – State Bank of India</p>
<p>Chair advised all the Banks to suggest some feasible alternative banking channel before next SLBC for those places where opening of branch is not possible as of now.</p>	
2.1	<p>In the light of recent instruction of Hon'ble Supreme Court of India with respect to Aadhaar number requirement, the Chair wanted to know about instructions, if any, issued by the RBI to Banks. DMD SBI expressed that wherever the DBT is needed, the Aadhaar is mandatory otherwise it can be obtained as OVD while opening of account. The House agreed on obtaining Aadhaar details for opening the account on voluntary basis from account holder. RBI was requested to provide clarification to banks in this regard.</p> <p>However, till any clarification is received, the data relating to Aadhaar seeding should be placed before the house for updation of record. Status of Aadhaar seeding was shared in the house as per book circulated.</p> <p>The status of mobile number seeding was discussed and a need was felt to increase Mobile seeding in all the operative accounts.</p> <p style="text-align: right;">Action : RBI, All Banks</p>
2.2	<p>Progress under digitization and cashless transactions was discussed in the meeting. In this context, all the banks in the State were advised to promote digital transactions</p>

	<p>through various channels like POS, BHIM UPI App, RuPay card, AEPS etc.</p> <p>Since the RuPay card activation is the key to increase the digitisation drive and as it provides a free accidental life cover of Rs 1.00 Lakh, a need was felt to increase the activation for the benefit of the card holders. Progress under RuPay card activation was advised to the house as mentioned in the book circulated.</p> <p>Chair advised SLBC to continue to place before the house the information on RuPay card for record purposes.</p> <p style="text-align: right;">Action : All Banks, SLBC</p>
3	<p>With a view to facilitate the Kisan Credit Card account holders, the KCC Rupay card had been issued by the Banks. The issuance of KCC RuPay cards was 91% of total KCC accounts. Apex Bank had installed more than 1300 AEPS micro ATMs. Despite opening of Branches, ATMS and the Mirco ATMs, the card initiation was merely around 40% which needed to be increased substantially.</p> <p>NABARD informed the house that Apex bank holds the major share of RuPay KCC Cards. They have installed Mirco ATMs at Primary Agriculture Cooperative Credit Societies (PACS). These PACS are not computerised. So unless the PACS are fully computerised these machine can not help in improving the RuPay/KCC RuPay card activation/initiaion.</p> <p>Chair instructed the banks to put more efforts for RuPay card activation.</p> <p style="text-align: right;">Action- Apex Bank</p>
4	<p>NABARD raised the issue of covering e-Shakti SHG members under PMJJBY/PMSBY scheme, the house was informed that the scheme applies to individual and in each case the premium should be paid by debit to bank account. Any individual can get his insurance done by debiting the premium to his bank account. A need was felt for creating an awareness amongst the SHG group members as well as general public.</p> <p style="text-align: right;">Action – Insurance Companies, Banks, LDMS</p>
5.1	<p>During the discussion on PMJJBY/PMSBY it was informed to the house that all banks have been sensitised for registration under these schemes. It was also advised by the Chair that all concerned parties to the insurance schemes should come forward for assuring availability of claim, timely submission and payment without delay to the beneficiary. The Chair advised SLBC that the progress of the implementaion should be placed for record every quarter.</p> <p style="text-align: right;">Action- All Insurance Companies, Department of Panchayt & Rural Development, All Banks & SLBC</p>

5.2	<p>Performance under Pradhan Mantri Mudra Yojana (PMMY) was found satisfactory. A need was felt to finance under the scheme through a campaign mode. All banks were assigned a task to achieve 90% of target under the scheme by 31st January 2019. Banks were instructed to plan accordingly and draw action plan for achievement of the same within the time line.</p> <p>The progress report was put on record as mentioned in the book circulated.</p> <p style="text-align: right;">Action : All Banks</p>
6	<p>The house was apprised of the status of PMFBY as per the data mentioned in the book circulated.</p> <p>As the data entry in Central Government portal is mandatory to avail insurance under PMFBY, banks were instructed to be more cautious for error free data entry. Repeated entries in the portal may lead to error in payment of claims, if any. Hence number of entries need to be reconciled with number of farmers insured and actual input of data entry in Central Government portal.</p> <p>The house was informed that the PMFBY Rabi-2019 data entry was in progress. All banks were instructed to complete the data entry in Government portal as well as in other data entry portal of SLBC at the earliest.</p> <p style="text-align: right;">Action : Department of Agriculture, Banks and Insurance Companies</p>
7	<p>State Rural Livelihood Mission (SRLM) deptt. requested all banks for 100% disbursement of sanctioned loans. Chair instructed all banks to ensure disbursement in all sanctioned cases, without delay.</p> <p>The achievement as on 31.12.2018 was informed to the house which was 53%. The data mentioned in the book was taken note of.</p> <p>The SRLM department requested the banks for disbursal of previous year sanctioned cases on priority basis. Disbursement of all sanctioned cases of current year and disposal of all pending cases to be ensured by 31.01.2019. It was advised to the house that review of the NRLM is done in the "SLBC Sub committee on GSS" meeting chaired by the Additional Chief Secretary, Panchayat & Rural Development.</p> <p style="text-align: right;">Action-SRLM and All Banks</p>
8	<p>Progress under Pradhan Mantri Employment Generation Program (PMEGP) was not found satisfactory. The progress reported to the house is 51% of the total target.</p> <p>Chair expressed concern over lower achievement of target under KVIC component. He instructed the banks about need to focus on achieving targets under Khadi Village Industries Commission (KVIC) which was merely 19%.</p> <p>All Banks were requested to support the sponsoring agencies to achieve the targets for FY 2018-19, especially with regards to disbursement. Instead of achieving the target at year end banks were advised to achieve targets at quarterly level.</p> <p style="text-align: right;">Action : All Banks</p>

9	<p>The scheme run by the SC/ST department to channelise Bank finance towards SC and ST categories was discussed.</p> <p>It was observed that the performances under the Antyodaya and Adivasi Swarojgar Yojana were very low. All the Banks were instructed to monitor the implementation of the scheme at micro/branch level and initiate corrective measures to increase finance under the scheme.</p> <p>Further, there is a need to ensure that the reporting is done on time and correct figures of targets and achievements are reported to District representatives of SC/ST Department.</p> <p>Achievement under the scheme was 25% of the target. Status as on 30.11.2018 was advised to the house as mentioned in the book.</p> <p>Chair expressed his displeasure over low achievement under the scheme by banks and also lesser number of cases sponsored as compared to the target given by the department. All banks were instructed to draw an action plan to achieve the targets latest by 31st January 2019.</p> <p style="text-align: right;">Action : Deptt. Of SC/ST,All Banks</p>
10	<p>The department of urban development advised that all 168 ULBs will be covered during FY 2018-19. The targets for the financial year 2018-19 was approved as under :-</p> <p>Individual Loan – 4,000 Cases, Group Loan - 300 Cases, Bank Linkage - 2,000 Cases</p> <p>Achievement of the target is 56%. Status as on 31.12.2018 was advised as per the book circulated.</p> <p>It was observed by the house that banks had not sanctioned cases in proportion to the cases sponsored by the department under NULM.</p> <p>Chair Instructed the department to provide a bank wise pendency and at the same time banks were instructed for the quick disposal of cases sent them, so that the pendency can be cleared and also disbursements are ensured in all sanctioned cases. A target to complete the exercise up to 31.01.2019 was allotted by the Chair.</p> <p style="text-align: right;">Action : Department of Urban Administration, LDMs,All Banks</p>
11	<p>It was informed by the Secretary (Industries) that the status of Stand-Up India in the State needs more focus, support and improvement from the banks in the State. It was advised to the house that banks are facing difficulty to find out borrowers of higher ticket size i.e.between Rs.10 lac & Rs.1.00 crore in the targeted borrowers category. Chair advised that only viable cases need to be sanctioned.</p> <p>Chair instructed SLBC to present the data of applications received, sanctioned,</p>

	<p>returned and disbursed in next review meeting and for effective followup with Banks. Action : - SLBC, All Banks</p>									
12	<p>Department of Urban Development has informed the house that the target was to provide finance for 15,000 houses under Pradhan Mantri Awas Yojana for financial year 2018-19. Further, 4529 cases had already been forwarded to Banks. A list was shared in the meeting. The details are as under : -</p> <p>Individual Banks – 3019 Cases Housing Finance Companies – 1510 Cases</p> <p>The performance with respect to cases sent to Banks was put up to the house as under : -</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Applications Sanctioned by Banks (No)</th> <th>Sanctioned Amt in Crore</th> </tr> </thead> <tbody> <tr> <td>Up to 31.03.2018</td> <td>3066</td> <td>284.92</td> </tr> <tr> <td>From 01.04.2018 to 31.12.2018</td> <td>1886</td> <td>245.94</td> </tr> </tbody> </table> <p>The progress report on cases sent to Housing finance companies was not compiled by the SLBC. Since the Housing Subsidiaries of the banks do not come under the purview of SLBC, all banks were instructed to share the progress reports of their Housing subsidiaries by including the data in their Bank's performance while updating SLBC, so that a consolidated report can be put up in next SLBC meeting. A progress report containing bank wise achievement needs to be presented in the next SLBC meeting.</p> <p>Action : All Banks</p>	Year	Applications Sanctioned by Banks (No)	Sanctioned Amt in Crore	Up to 31.03.2018	3066	284.92	From 01.04.2018 to 31.12.2018	1886	245.94
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From 01.04.2018 to 31.12.2018	1886	245.94								
13	<p>The instructions contained in the LBS revamp Circular were re-iterated to the house. Only policy level discussion in SLBC meetings should be held. SLBC subcommittee meetings take up the matters related to their area. It is pertinent to mention that, SLBC subcommittee meetings were held during last quarter as under : -</p> <table border="1"> <thead> <tr> <th>Sr No</th> <th>Subcommittee on</th> <th>Meeting Date</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Government Sponsored Scheme</td> <td>29.11.2018</td> </tr> <tr> <td>2</td> <td>Agriculture</td> <td>14.12.2018</td> </tr> </tbody> </table> <p>Minutes of both the meetings were provided to the member banks with the instructions to submit the Action Taken Report to the Convener by 20.01.2019.</p> <p>Action: All Banks</p>	Sr No	Subcommittee on	Meeting Date	1	Government Sponsored Scheme	29.11.2018	2	Agriculture	14.12.2018
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1	Government Sponsored Scheme	29.11.2018								
2	Agriculture	14.12.2018								
14	<p>The Chair instructed the SLBC to re-align the sequence of the agenda to be discussed in the meeting, so that important points can be discussed with more focused approach. Some agenda with information can be put up for record only in the SLBC meeting. SLBC pronounced that the newly formed steering committee will discuss the</p>									

	<p>agenda as guided by the Chair.</p> <p style="text-align: right;">Action: SLBC</p>
15	<p>As recommended by the SLBC sub-committee on Agriculture the problem of Crop Loans to Tenant Farmers / Oral Lessee/ Share Croppers was raised by the NABARD and requested to consider Amendment in the "Land Revenue Act" of our state on the lines of "MP Bhumiswami Evam Bataidar Ke Hiton Ka Sanrakshan Vidheyak 2016" of Madhya Pradesh.</p> <p>The ACS (Agriculture) was of the view that every farmer coming under the definition of small marginal or Bhoomi heen krishak is not actually landless. Leasing the Land (or leaving it for "Regha" as traditionally known as) is not done on papers or on a legal form.</p> <p>There is no information/evidence that any lease holder has applied for his claim under insurance scheme etc. More importantly, he added that there is no starvation in Chhattigarh although citizens may be poor. He quoted the Hon'ble Chief Minister's new initiative for preservation of "Narva, Ghurva, Garua and Badi" which is aimed to take care of farmers and environment.</p> <p>Hence arriving at a decision would be difficult unless some specific study or data was made available. He advised that there was a need to collect the basic data first and then only further course of action would be decided.</p> <p style="text-align: center;">Action – Department of Agri. and Revenue Govt of CG.</p>
16	<p>It was decided that, all Controllors of Banks would advise the Branch Managers to necessarily attend DLCC/ BLBC Meetings and make this forum effective with participation of all agencies involved in Agricultural & Rural Development at grass root level</p> <p style="text-align: right;">Action- All Banks</p>
17	<p>NABARD requested all banks to use the Ensure-portal for claim of subsidy amounts in schemes where subsidy is due from NABARD for speedier disposal of such cases.</p> <p style="text-align: right;">Action- All Banks</p>
18	<p>As discussed in SLBC sub-committee on Agriculture, NABARD had informed to the house that they had transformed the Manual system of accounting of Women SHGs to E-Shakti computerized system. This system might be used for financing the women SHG by using their online data instead of depending on their manual records. He requested to launch the project in 4 districts on a pilot basis, namely – Durg, Bilaspur, Rajnandgaon and Raipur.</p> <p style="text-align: center;">Action – SRLM and Banks functional in mentioned districts.</p>
19.1	<p>An important issue flagged in the SLBC Sub-Committee on Agriculture that banks expect a support from Government of Chhattisgarh for recovery measures adopted by the banks in loan recovery cases financed under Bank regular schemes and also under Government Sponsored Schemes. More importantly, the orders for physical possession needs to be issued by the District Collectors as per the norms and within</p>

	<p>time limit. The execution of the orders by the Tehsildars/Tehsil staff might also be prescribed/ followed for execution of District Collectors' orders.</p> <p style="text-align: center;">Action – Department of Revenue Govt. of Chhattisgarh</p>
19.2	<p>For sustainable growth in Agriculture sector, crop loans in the form of Kisan Credit Card (KCC) is provided by the Commercial Banks. SLBC Sub-committee on Agriculture, in its meeting observed that there was a gap in issue of KCC to all eligible farmers (around 37 lakh) to be covered. The commercial banks were of the view that there should be level playing field for all banks functional in the state, in cases where crop loan is granted.</p> <p>In Chhattisgarh, State Govt. provides Crop Loans to farmers through RRB & Cooperative Banks @ 0 % interest rate, the farmers are inclined towards RRB & Cooperative Banks for availing Crop Loans. The State Govt. may consider extending interest subvention to Commercial Banks also for Crop Loan finance so that the farmers may avail loan from these Banks also, enabling coverage for the remaining eligible farmers with KCC by these banks.</p> <p style="text-align: center;">Action-Deptt. Of Agri, Govt. of Chhattisgarh</p>
19.3	<p>Another important issue which was raised in the SLBC sub-committee meeting and recommended for discussion in the previous SLBC meeting was that, the Banks and PACS extend farm credit by way of Cash and Kind. The farmers receive Seeds, Fertilizers and other inputs required for crop cultivation from these agencies. Other Commercial Banks do also extend farm credit to farmers of the state. The paddy procured is sold back to these Govt. agencies mentioned above and the procurement amount/proceeds is paid/credited exclusively to farmers' accounts maintained at Cooperative Banks with the help of a software used at all Paddy procurement centers.</p> <p>There is no provision in the software to include names / accounts numbers of other Banks. This adversely affects the recovery of crop loan / ATL financed by the commercial banks. This also leads to higher default of the loans sanctioned by other banks, which discourages disbursals. Banks endorsed requirement of level playing field. A need was felt that payments to farmers against procurement of paddy may be credited in the accounts through which crop loans are disbursed by Commercial banks by taking mandate from the farmers, which would facilitate recovery of crop loans.</p> <p style="text-align: center;">Action- Department of Cooperatives, Govt. of Chhattisgarh</p>
<p>Meeting concluded with the vote of thanks to the Chair and all the dignitaries present in the meeting.</p>	