

संचालनालय संस्थागत वित्त, छत्तीसगढ़
विभागाध्यक्ष भवन, ब्लॉक-1, 4th फ्लोर, नवा रायपुर अटल नगर (छ.ग.)
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क्रमांक **739** /संसंवि/SLBC/2019
प्रति,

नवा रायपुर, दिनांक **26** /09/2019

अपर मुख्य सचिव/प्रमुख सचिव/सचिव
छत्तीसगढ़ शासन


मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 73वीं एवं 74वीं तिमाही बैठक दिनांक 05.08.2019 का कार्यवाही विवरण।

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उपरोक्त विषयांतर्गत मुख्य सचिव, छत्तीसगढ़ शासन की अध्यक्षता में दिनांक 05.08.2019 को अपरान्ह 1:00 बजे मंत्रालय स्थित कक्ष क्रमांक एस-0-12 में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 73वीं एवं 74वीं तिमाही बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।


संलग्न :- उपरोक्तानुसार।


(सत्य प्रकाश सोनी)
अपर संचालक

पृष्ठां. क्र. **740** /संसंवि/SLBC/2019
प्रतिलिपि :-

नवा रायपुर, दिनांक **26** /09/2019


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


(सत्य प्रकाश सोनी)
अपर संचालक

State Level Bankers' Committee, Chhattisgarh
Minutes of the 73rd & 74th SLBC meeting dated 05 August 2019
Venue: S-0-12, Mantralaya, Atal Nagar
Time : 1 PM

The 73rd & 74th meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Sunil Kumar Kujur, IAS, Chief Secretary, Government of Chhattisgarh. Dr Sanjay Kumar, Director (BOA), DFS New Delhi & Nodal Officer for SLBC Chhattisgarh, Smt A Sivagami, Regional Director, RBI, Rajesh Kumar, Chief General Manager, State Bank of India, LHO, Bhopal were 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 : -

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 117 centers, as of 31.07.2019. 16 Branches and 17 ATMs are yet to be made operational. Bank wise, District Wise and Facility wise Lists were shared with the house.</p> <p>It was clarified by the Chair, that all allottee Banks to open Bank Branch / Install ATMs at allotted centres and providing banking facility through Bank Mitra / Customer Service Point is not acceptable and approved.</p> <p>All allottee banks were instructed to contact the respective District Collectors, sort out any issues and arrange to start facility latest by 30.09.2019.</p> <p style="text-align: right;">Action : All allottee Banks, District Authorities, LDMS</p>
1.2	<p>UCO bank has informed to the house that, they were allotted Chandur village to open a ATM. PNB has opened a Branch and ATM at Chandur. As the ATM is already available at the center, UCO bank may be relieved from the responsibility to open ATM at Chandur.</p> <p>SLBC clarified that, the Village Chandur was allotted to PNB in place of Bhadrakali and subsequently place was changed due to certain reasons with the consent of the district.</p> <p>Chair advised that, UCO bank may open a ATM with the consent of DLCC at any other place in the district.</p> <p style="text-align: right;">Action – UCO Bank</p>

1.3	<p>Overall availability Braches/ ATMs was shared with house as under : -</p> <table border="1" data-bbox="311 268 1452 392"> <thead> <tr> <th>Facility</th> <th>Pan India</th> <th>Chhattisgarh</th> </tr> </thead> <tbody> <tr> <td>Per Branch Population Coverage</td> <td>8832</td> <td>9039</td> </tr> <tr> <td>Per ATM Population Coverage</td> <td>6043</td> <td>7916</td> </tr> </tbody> </table> <p>A need to improve the coverage was felt by the house. Chair advised all member banks to come forward for increaseing banking coverage.</p> <p>Chair advised SLBC to provide Branch ATM density including / excluding Sarguja and Bastar area separatly.</p> <p style="text-align: right;">Action-SLBC</p>	Facility	Pan India	Chhattisgarh	Per Branch Population Coverage	8832	9039	Per ATM Population Coverage	6043	7916
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	<p>Chair advised Banks to be in touch with respective district Collectors and LDMs for opening of Branches under LWE project as well as for normal expansion of Banking services.</p>									
2	<p>ACS finance expressed concern over low CD ratio in some of the potential districts. He said as the Loan parameter in the banking is the CD Ratio, low CD ratio indicates low level of credit offtake in the districts. Banks and Districts should at least comply with the RBI bench mark of 60% and 40% respectively.</p> <p>DIF pointed out that some banks holding a sizable amount of deposit, on the other hand they are lagging behind in financing at same ratio. All banks were advised to take a note and come forward for financing .</p> <p>Chair instructed the Bankers, LDMs and state authorities to draw an action plan to improve the credit portfolio to CD ratio.</p> <p style="text-align: right;">Action – all Banks, LDMs and State authorities</p>									
3	<p>Chair expressed its concern over lower achievement in ACP, specially in Agriculture sector. Banks explained that, indications of debt waiver were widely spread over in the farmers community before the commensment of elections i.e. during June-July 2018. The pre and post agri debt waiver sentiments adversely affected the credit offtake in agriculture sector and it is clearly visible through data of ACP.</p> <p>All Banks were instructed to immediately start monitarable action plan to increase in agri credit offtake so that the farmers can be benefitted during current Kharif session.</p> <p>Chair appriciated the steps taken by the State Bank of India towards renewals / fresh sanctions in agri segment.</p> <p>All Banks were instructed to be guided by the SBI measures and try to increase in agri portfolio during this kharif session only.</p> <p style="text-align: right;">Action – All Banks</p>									
	<p style="text-align: right;"></p>									

4	<p>DIF pointed out that, the finance to weaker section of the society is very low in the state although, at state level it is above the RBI Benchmark but there is a need to improve performance of some of the banks which are below the RBI Benchmark of 10%. SLBC was instructed to show the bottom performers and Banks who are not touching the RBI bench mark should improve their finance to weaker section before next quarter end.</p> <p style="text-align: center;">Action – Bottom performer banks in weaker section advance</p>
5	<p>For doubleing the income of farmers by 2022, the strategy to achieve this goal was shared with all banks. NABARD being the nodal agency for implementaion explained the action plan to the house.</p> <p>ACS Agri wanted to know the process for assesment of income or criteria to review the implementaion of the project. Secretary(Food) suggested to refer to the data of "Commission of Agriculture Cost and Measures" and workout a plan to achieve the target of doubling the income.</p> <p>Chair instructed NABARD to prepare sector wise growth plan or road map for moving up, so that a meaningful review can be done. Banks were instructed for a focused approach toward the goal.</p> <p style="text-align: right;">Action – NABARD , all Banks</p>
6	<p>Banks expressed their concern that, increasing NPAs in Government Sponsored Schemes (GSS) is a cause of concern and it discourages the Banks to actively participate in GSS finance.</p> <p>Chair instructed the concerned department to sponsore cases cautiously so that income generation can be assured and account does not become NPA. Helping hand in recovery of NPA should also be extended by the Departments, he added.</p> <p style="text-align: right;">Action : Sponsoring department of GSS</p>
7	<p>While discussion on PMJJBY/PMSBY it was advised 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.</p> <p>Special attention was drawn towards low claim ratio.</p> <p>Chair felt a need for sensitisation of Banks and insuracne companies. He instructed the Government Departments to develop a mechanisam, to ensure all deaths recorded and in all eligible cases claims made. Also there is a need to initiate steps for claimants awareness to increase insurance claim. Special role to be played by the Panchayat ,Labour and Forest Departments where the premium is paid by them. Gram Panchayat, Patwari and Kotawar should be involved in the process.</p> <p style="text-align: right;">Action- All Insurance Companies, Department of Panchayt & Rural Development, All Banks & SLBC</p>



8	<p>House was apprised about revamped LBS scheme. House felt that, SLBC subcommittees to take up the matter of their area. Matters related to policy decision should only be referred to the main SLBC meeting. House was informed that, SLBC subcommittee meetings were held as under : -</p> <table border="1" data-bbox="323 394 1339 555"> <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>Yet to conduct</td> </tr> <tr> <td>2</td> <td>Subcommittee on Agriculture</td> <td>05.03.2019</td> </tr> </tbody> </table> <p>Chair advised to conveners of the subcommittees to conduct the meetings at stipulated intervals for a meaningful implementation of the Lead Bank scheme.</p> <p style="text-align: right;">Action: Conveners of SLBC Subcommittees.</p>	Sr No	Subcommittee on	Meeting Date	1	Government Sponsored Scheme	Yet to conduct	2	Subcommittee on Agriculture	05.03.2019
Sr No	Subcommittee on	Meeting Date								
1	Government Sponsored Scheme	Yet to conduct								
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9	<p>Secretary, Department of Urban development advised the house that there is a lack of interest by banks in financing under Pradhan Mantri Awas Yojana. Except State Bank of India no bank has taken interest in financing under PMAY.</p> <p>Director, DIF advised to put up figures of PMAY sanctions in ratio of total housing loan sanctioned by the bank.</p> <p>Chair instructed the banks and department to work on reasons of non financing under PMAY. A camp approach jointly by Banks and Department can help increase in financing under PMAY he suggested.</p> <p style="text-align: right;">Action : Department of Urban Development, Banks</p>									
10	<p>A 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 performance under the Antyodaya and Adivasi Swarojgar Yojana is 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 is 45% of the target. Status as on 31.03.2019 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 target given by the department under antyodaya swarojagar yojana. All banks were instructed to draw up an action plan to achieve the targets on quarter to quarter basis.</p> <p style="text-align: right;">Action : Deptt. Of SC/ST, All Banks</p>									



11	<p>Stand-up India scheme is a flagship scheme of Government of India but the performance is not satisfactory, the house observed. Chair expressed its concern over lower number of applications received. He advised to create awareness amongst the needy entrepreneurs. He appreciated the idea of State Bank of India who has identified new activities and branches are sensitised to encourage the potential entrepreneurs for finance under SUI. He expressed his displeasure over some of the banks who have not financed even a single case during last financial year.</p> <p>He allotted a target of minimum of one case by each branch of all Banks subject to state level target of two cases each branch during current financial year.</p> <p style="text-align: right;">Action – All Banks</p>
12	<p>An issue recommended by the Distt. Collector, Bastar was discussed in the house. It was mentioned that notices issued by IndusInd Bank to Farmers' of rural area in Bastar has a jurisdiction area at Delhi. It was advised to concerned bank / other banks to initiate necessary steps to dispense with such restrictions and arrange for the jurisdiction area for any legal issues of farmers' of Chhattisgarh in Chhattisgarh state only.</p> <p style="text-align: right;">-Indus Ind Bank</p>
13	<p>Banks represented that, there are instances of Indifferent approach of Police in case of FIR pertaining to Banks. All Banks have requested to the Government that local police may be sensitized towards genuine approach in Cases where Banks' officer's name appear in FIR as Banks' officers are being allegedly Harassed by Police Authorities. Bank's officials are always susceptible to such Harassment against complaint made by not benefitted customers.</p> <p>Chair pronounced their commitment to act as per law, although there are stray cases, he advised banks to approach Government (appropriate authority) on case to case basis.</p> <p style="text-align: right;">-All Banks</p>
<p>Meeting concluded with vote of thanks to the Chair and all the dignitaries present in the meeting.</p>	



State Level Bankers' Committee 73-74 th SLBC Meeting dated 05.08.2019			
Annexure-A			
List of Participants			
Govt. Representatives			
Sr.No.	Name	Designation	Department
1	Shri Sunil Kumar Kujur	Chief Secretary	Chhattisgarh Government
2	Shri Amitabh Jain	Principal Secretary(Finance)	Chhattisgarh Government
3	Dr Sanjay kumar	DFS (BoA DFS,New Delhi)	Government of India
4	Shri Prabhat Malik	Special Secretary Director(DIF)	Directorate of Institutional Finance(C.G)
5	Shri Alarndmangai D.	Spl. Secretary	Urban Administration
6	Ms Sangeeta P	Spl. Secretary	Housing & Enviroment Dept.
7	Shri Dhanjay Dewangan	Spl. Secretary	Registrar of Co-operative Societies
8	Shri N.K.XAXA	Secretary	Revenue and Disaster Management
9	Shri Jaisingh Mhaskey	Secretary	Forests Department
10	Ms Reeta Shandilya	Secretary	General Administration Department
11	Shri Umesh Kumar Agrawal	Spl. Secretary	Home Ministry
12	Shri Kamal Preet Singh	Secretary	Secretary Food & Civil Suppliers
13	Shri Abhijeet Singh	M.D.	CG SRLM
14	Shri Siddharth Pardeshi	Secretary	Women and Child Development
15	Shri C.R. Prasanna	Director	Veterinary Services
16	Shri R.K. Tandan	Additional Secretary	Directorate of Technical Education
17	Shri K.C. Paikara	Joint Secretary	Department of Agriculture
18	Shri Santosh Bhagat	Dept. Director	Directorate of Industries
19	Shri Manoj Kumar Pingua	Principal Secretary	Commerce and Industries Department
20	Shri.C.R.Sahu	Joint Director Finance	Higher Education Department
21	Shri.Surendra pande	JOINT COMMISIONER	MANREGA
22	Shri.Mazhar Khan	MIS	MANREGA
23	Shri.Mohmmad Basheer Khan	JDIF	MANREGA
24	Shri N Baghel	Sr.Div.Manager	National Insurance Corporation Ltd.
25	Shri Bhupendra Deshmukh	A M	National Insurance Corporation Ltd.
30	Shri Tarun Kumar	A.O.	United India Insurance Co. Ltd
31	Shri Spandan Pujari	A.O.	Agriculture Insuranace Co. of India
26	Shri Makarand Chitah	Chief Manager	India Post Payment Bnak
27	Shri Kuldeep Garg	Chief Manager	India Post Payment Bnak
28	Shri T.R.Diwan	Asst. Director	Dept. of Post
29	Shri Alok Katiyar	Managing Director	KVIB
30	Shri S K Sharma	Junior Director	KVIB
31	Shri B. P. Banjare	Dy. Director	Gramdyog KVIB
32	Shri S.S. Tribhuvan	Director	KVIC
33	Shri M.M. Minz	Joint Secretary	Trible Welfare Department (C.G)
34	Shri Anupam Trivedi	Director	Antyavyasayi Vitt Vikas Nigam Mydt.
35	Rajeev S	Director	MSME (Govt. of India)
36	Alka Agrawal	J G M	HUDCO
RBI & NABARD			
	Name	Designation	Department
1	Mrs A Sivagami	Regional Director	RBI
2	Shri M K Soren	Chief General Manager	NABARD
2	Shri K.V. Satyanarayan	General Manager	NABARD
3	Shri Neelabh Jha	Deputy General Manager	RBI
4	Shri Amitesh Singh	Manager	RBI
5	Shri Pinaki De	Assisant General Manager	NABARD

Representative from SBI			
	Name	Designation	Department
1	Shri Rajesh Kumar	Chief General Manager	State Bank of India
2	Shri C.R. Power	General Manager	State Bank of India
3	Shri A K Sinha	Deputy General Manager (B &	State Bank of India
4	Shri Ravindra	Deputy General Manager	State Bank of India
5	Shri Kishor Gajpal	Assistant General Manager	State Bank of India
6	Shri Paresh Jambhulkar	Assistant General Manager	State Bank of India
7	Shri Mohammad Shahid	Assistant General Manager	State Bank of India
8	Shri Pradeep Bhandari	Chief Manager (SLBC)	State Bank of India
9	Shri Bibhudendu Pattuaik	Chief Manager	State Bank of India
Representatives from Banks & Insurance Companies.			
	Name	Designation	Department
1	Shri G.R. Reddy	Deputy General Manager	Allahabad Bank
2	Shri S.J.Palit	Senior Manager	Allahabad Bank
3	Shri M.K. Bhatt	Assistant General Manager	Andhra Bank
4	Shri H.K.Nagdev	MD	Apex Bank
5	Shri Abhishek Tiwari	Manager	Apex Bank
6	Shri Samir Patra	Assistant Vice President	Axis Bank Ltd.
7	Shri Nihar Ranjan Barik	Chief Manager	Bank of Maharashtra
8	Shri S. R. Mahapatra	Deputy Regional Manager	Bank of Baorda
9	Shri Lilima Pande	Chief Manager	Bank of India
10	Shri Tameshwar Sahu	Manager	Bank of India
11	Shri Yugal katre	Manager Agri	Bank of Maharashtra
12	Shri Jayant Kumar	Senior Manager	Bhandhan Bank
13	Shri Jagdish Chander	Assistant General Manager	Canara Bank
14	Ms. Poppy Sharma	Regional Manager	Central Bank of India
15	Shri D.K.Pradhan	Senior Manager	Central Bank of India
16	Shri Binod Kumar Gupta	Assistant General Manager	Corporation Bank
17	Shri S.C. Das	Chief Manager	CRGB
18	Shri R.K.Gupta	Chairman	CRGB
19	Shri Kamlesh Kundan	Chief Manager	CRGB
20	Shri. G.V.Gopal	B.M.	D.C.B. Bank Ltd.
21	Shri P.Bhuvan Kumar	Asst. Manager	Federal Bank
22	Shri Manoj Gupta	Cluster Head	HDFC Bank
23	Shri Manish Pujari	Regional Head	ICICI Bank Ltd.
24	Shri Rajesh M Jha	General Manager	IDBI Bank
25	Shri A. Kalyan	Assistant General Manager	IDBI Bank
26	Shri K Nehru	Chief Manager	Indian Bank
27	Shri Himanshu Bhusan Panda	Assistant General Manager	Indian Overseas Bank
28	Ms Tanya Swain	Manager	Indian Overseas Bank
29	Shri Ravi Kumar Lal	Regional Manager	IndusInd Bank
30	Shri Arun Sharma	Branch Head	J & K Bank Ltd.
31	Shri. Biplab	B.O.M.	Karur Vyas Bank
32	Shri Vivek Verma	Manager	Kotak Manhindra Bank
33	Shri. Anupam Malviya	B.M.	Laxmi Vilas Bank
34	Shri R.K.Patle	Manager	Laxmmi Mahila Nagarik sah Bank
35	Shri Hitendra M.Thakur	Senior Manager	Nagpur Nagarik Sahakari Bank
36	Shri P R Markam	Manager	Nagrak Sahakari Bank Ltd
37	Shri Jitendra Swain	Circle Head	Oriental Bank of commerce

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38	Shri Nishant Kumar	Manager	Oriental Bank of commerce
39	Shri Mukund Bhombe	Manager	Pragati Mahila Nagrik Sahakari Bank
40	Shri Anil Devkar	Assistant General Manager	Punjab and Sind Bank
41	Shri G.M.M. Basu	Deputy General Manager	Punjab National Bank
42	Shri Rajesh Bisen	Manager	Raipur Urban Merchantile Co-op Bank Raipur
43	Shri Prashanna Kumar Jha	State Director (CG)	RSETIs
44	Shri CVKD Prabhu	Assistant General Manager	SIDBI
45	Shri K.K. Medal	Regional Manager	Syndicate Bank
46	Shri krushan	Assistant Manager	Syndicate Bank
47	Shri Velraja	Manager	Tamilnad Mercantile Bank
48	Shri T.N.Barnwal	Chief Manager	UCO Bank
49	Shri Ashok Banjare	Senior Manager	UCO Bank
50	Shri Mahendra Srivastav	Regional Manager	Union Bank of India
51	Shri Surya Pratap Dhakkad	Manager	Union Bank of India
52	Shri B.K. Beura	Assistant General Manager	United Bank of India
53	Shri Rajat Barman	Manager	United Bank of India
54	Shri M.K.Rathi	CEO	Vyvasayeeek Sahakari Bank Ltd
55	Shri Sandip Gupta	B.B.L.	Yes Bank
	LDM		
	NAME	LDM	District
1	Shri Paresh Chauhan	Lead District Manger	Raipur
2	Shri B.S. Sonak	Lead District Manger	Balod
3	Shri M.M.Prashad	Lead District Manger	Baloda Bazar
4	Shri K.K. Tiwari	Lead District Manger	Balrampur
5	Shri T.Subbarao	Lead District Manger	Bemtara
6	Shri K.M.Agrawal	Lead District Manger	Bijapur
7	Shri Ajay Dubey	Lead District Manger	Bilaspur
8	Shri Amit Ranjan	Lead District Manger	Dhamtari
9	Shri Vishwajit Tigga	Lead District Manger	Dantewada
10	Shri Ashok Singh	Lead District Manger	Durg
11	Shri Prashant Sharma	Lead District Manger	Gariaband
12	Shri Niranjan Garami	Lead District Manger	Janjgir-Champa
13	Shri Mohit Gond	Lead District Manger	Jaspur
14	Shri Nirmal Ekka	Lead District Manger	Kanker
15	Shri M.R. Das	Lead District Manger	Kondagaon
16	Shri Pradip Shukla	Lead District Manger	Kondagaon
17	Shri Sanjeev Verma	Lead District Manger	Korba
18	Shri B.S. Arya	Lead District Manger	Korba
19	Shri Lalit Kumar Nayak	Lead District Manger	Koria
20	Shri P.C.Mishra	Lead District Manger	Mungeli
21	Shri Dilip Mandal	Lead District Manger	Narayanpur
22	Shri A.Ekka	Lead District Manger	Raigarh
23	Shri Prem Saha	Lead District Manger	Rajnandgaon
24	Shri K.M.Singh	Lead District Manger	Sarguja
25	Shri Ramakant Nayak	Lead District Manger	Surajpur
26	Shri P.Deheri	Lead District Manger	Bastar
27	Shri Arun Kumar Mishra	Lead District Manger	Mahasmund
28	Shri Rajan Sinha	Lead District Manger	Kabirdham
29	Shri.vinod jovanputra	Lead District Manger	Sukma

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