

संचालनालय संस्थागत वित्त, छत्तीसगढ़  
इन्द्रावती भवन, ब्लॉक-1, चतुर्थ तल, नवा रायपुर अटल नगर  
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क्रमांक 145 /संसवि/SLBC/2020  
प्रति,

नवा रायपुर अटल नगर, दिनांक 06/02/2020

1. अपर मुख्य सचिव/प्रमुख सचिव/सचिव  
छत्तीसगढ़ शासन

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मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

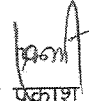
2. संचालक

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नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 75वीं एवं 76वीं तिमाही बैठक दिनांक 09.01.2020 का कार्यवाही विवरण।

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उपरोक्त विषयांतर्गत मुख्य सचिव, छत्तीसगढ़ शासन की अध्यक्षता में दिनांक 09.01.2020 को पूर्वान्ह 11:30 बजे मंत्रालय स्थित उनके प्रतिकक्ष में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 75वीं एवं 76वीं तिमाही बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।  
संलग्न :- उपरोक्तानुसार।

  
(सत्य प्रकाश सोनी)  
अपर संचालक

पृष्ठां. क्र. 146 /संसवि/SLBC/2020  
प्रतिलिपि :-

नवा रायपुर, दिनांक 06/02/2020

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 75/76<sup>th</sup> SLBC meeting dated 09.01.2020**  
**Venue: CS Office, Mantralaya, Atal Nagar**

The 75/76<sup>th</sup> meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri R P Mandal, IAS, Chief Secretary, Government of Chhattisgarh. Smt A Sivagami, Regional Director, RBI, Chief General Manager NABARD and 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).

In his welcome speech Shri Rajesh Kumar, Chief General Manager, State Bank of India apprised the house about the development of various banking facilities in the state. Special focus of his speech was on achievement of ACP and Priority Sector Lending targets. He emphasised need of popularising digital banking for faster development of state which includes adoption of DBT.

The Meeting was presided over by the Chief Secretary Government of Chhattisgarh. He emphasised the need of providing Banking services in LWE area of Chhattisgarh. 28 centers ( 11 Branches and 17 ATM) are yet to be opened in LWE area. He instructed the banks to complete the opening of Branch/ATM by January 31, 2020 as the banks had overshoot the deadline decided by DFS.

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
Agenda	<p><b>Action Taken Report : Standing Committee of the Central Zonal Council :- Uncovered Villages as per DFS GIS Mapping : DBT Issues and Action Plan</b></p>
1	<p>In the light of Action Taken Report on minutes of Standing Committee of the Central Zonal Council meeting dated 11 October 2019 held at Raipur, the issue of villages uncovered with banking touch points was deliberated. SLBC advised that there are 1540 such villages in Chhattisgarh. As per DFS GIS Mapping the details are as under :</p> <ul style="list-style-type: none"> <li>• Number of villages in State : 19,170</li> <li>• Number of villages covered : 17,630</li> <li>• Number of Villages to be covered: 1,540</li> </ul> <p>(Source : As per DFS GIS Mapping)</p> <p>Progress for coverage of 1540 unbanked villages with a banking touch point was reviewed. All allotted banks were requested to deploy banking touch point within time line fixed by the DFS. As reported by the DFS on 09.01.2019, 819 villages were pending.</p> <p>Chair Instructed all banks concerned to deploy banking touch points latest by 31.01.2020.</p>



	<p>Banks were advised to make appropriate entries in DBT GIS portal so that correct position of uncovered villages on the basis of GIS mapping can be ascertained by DFS.</p> <p style="text-align: right;"><b>Action – Allotted Banks</b></p>
<b>Agenda</b>	<b>Expansion of Bank branch network in LWE affected districts of Chhattisgarh</b>
2	<p>Chair viewed it as of the utmost priority for all to bring banking services to each and every corner of LWE districts. He categorically expressed that, opening of Branches and ATMs under 150 Branch Opening Project should be completed by the banks by January 31, 2020 and accordingly instructed the banks concerned to contact the District Collectors to sort out the issues, if any to ensure opening of remaining branches/ATM on time. Government would extend its support to banks as per their requirement.</p> <p>Further, the Chair instructed that the Director (Institutional Finance) will review the position periodically to sort out the issues, if any, with regard to opening of Branches/ATMs and will ensure all support from Govt. Of Chhattisgarh.</p> <p>As on date 11 Branches and 17 ATMs were pending.</p> <p style="text-align: right;"><b>Action : Allotted Banks, District Authorities</b></p>
2(a)	<p>Banks expressed their inability to start ATMs in remaining most difficult areas / places allotted to them under LWE bank branch expansion for the reason that no Cash Replenishment Agency (CRA) is willing to work in that area.</p> <p>ACS, Government of Chhattisgarh, Finance Department suggested to explore the viability of providing dedicated vehicles with police security by Government of Chhattisgarh for cash replenishment in these ATMs.</p> <p style="text-align: right;"><b>Action-District Authorities</b></p>
<b>Agenda</b>	<b>Review of Performance under Annual Credit Plan: 2019-20</b>
3	<p>Chair observed a low achievement in ACP, specially in Agriculture sector. Banks explained that the indications of debt waiver were widely spread over in the farmers community. The pre and post agri debt waiver sentiments adversely affected the credit offtake in agriculture sector. Principal Secretary (Agri.) suggested exploring financing opportunity for other Agri. Crops such as cotton etc. in the state.</p> <p>Banks assured for a focused attention towards Agri. Finance for achievement of ACP targets.</p> <p style="text-align: right;"><b>Action – All Banks</b></p>
<b>Agenda</b>	<b>Banking Infrastructure in Chhattisgarh – Bank Branches, ATMs and BCs</b>
4	<p>For Banks which were not able to achieve the benchmark on priority sector lending i.e. 40%, Chair instructed them to initiate immediately the necessary measures to achieve the same.</p> <p style="text-align: right;"><b>Action- 6 Banks with PSA &lt; 40%</b></p>
6	<p>Chair expressed displeasure to Banks for not achieving the lending benchmark for the weaker section of the society. He instructed the banks concerned to initiate immediately the necessary measures to achieve the same.</p> <p style="text-align: right;"><b>Action- Banks with Lending to Weaker Section &lt; 10%</b></p>

7	<p>The Chair expressed his concern over low CD ratio in some of the districts with high potential for lending. He expressed that one of the growth parameters in the districts is the CD Ratio of banks and the low CD ratio indicates low level of credit off take in the districts. Banks with low CD ratios were advised to ensure compliances with the RBI benchmark of 60% / 40%.</p> <p>DIF brought it to the notice of the House that some of the banks were holding a sizable amount of Government deposit, however their lending was quite low and could not commensurate with the level of deposit with them. All banks were advised to take a note and come forward for financing.</p> <p>Bilaspur and Janjgir Champa districts were specifically instructed by the Chair to achieve the RBI benchmark by the end of the month. The Bankers, LDMs and state authorities had been advised to draw an action plan to improve the credit portfolio and the CD ratio of the districts concerned.</p> <p>Additionally, the Chair also advised SLBC to get the block wise CD Ratio data for all the district included in the background papers and present the Bastar region progress in next meeting onwards to assess the status of lending in rural area and quality of the compliance in this regard.</p> <p style="text-align: right;"><b>Action – all Banks, LDMs and District Authorities</b></p>
Agenda	<b>Doubling of Farmers' income by 2022 - Doubling Farmers' Income by 2022</b>
8	<p>NABARD has developed the benchmark indicators relating to credit aspect for monitoring and review of the progress under doubling of farmers income by 2022. The details were circulated to all Banks with a request to submit their responses as per timeline suggested.</p> <p style="text-align: right;"><b>Action – NABARD , All Banks</b></p>
Agenda	<b>Position of NPAs in respect of Govt. Sponsored schemes.</b>
9	<p>Chair instructed the departments and banks to work together to ensure reduction in NPA. The departments were also advised to assist the banks in their recovery efforts.</p> <p>Urban Department requested banks to provide the granular list of NPA accounts so that a focused follow-up can be done to stop further slippages and for assisting the recovery efforts to reduce NPA.</p> <p>Khadi village &amp; Industries Commission (KVIC) informed that many PMEGP cases are pending with Banks for sanction / disbursement. They informed tha the data as represented by SLBC was not correct. They also raised the issue of cases pending for approval at bank branches for more than the prescribed time period and in particular cases even beyond 6 months. Chair advised all banks to dispose off these cases immediately and stick to the timelines prescribed by RBI.</p> <p>Additionally, the Chair also desired to review the block wise progress with regard to the above agenda points 3) ACP; 4) banking infrstructure; 5) Lending to Weaker Section; and Govt Sponsored Schemes for all the districts next meeting onwards to assess the status of regional reach of banks.</p> <p style="text-align: right;"><b>Action : Banks, Sponsoring department of GSS</b></p>

10	<p>Looking to the high pendency of RRC cases a need was felt to make the RRC process web based, so that a speedier lodging and disposal can be facilitated.</p> <p>DIF assured the house that a web based solution will be provided at the earliest.</p> <p style="text-align: right;"><b>Action: Deptt. Of Institutional Finance, SLBC</b></p>									
<b>Agenda</b>	<p><b>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)</b></p>									
11	<p>All banks were sensitized for increasing registration under PMJJBY/PMSBY schemes. It was informed to the house that, under PMJJBY/PMSBY concerned parties to the schemes should come forward for assuring availability of claim, timely submission and payment without delay to the beneficiary, so that eligible cases were not left out from receiving the relief. A low claim ratio under these schemes was a cause of concern. Awareness among beneficiaries needed to be created at large scale so that claim ratio can be improved.</p> <p>ACS (Finance) urged banks to voluntarily come forward to set a role model for improving the claim ratio.</p> <p>Shri Rajesh Kumar, chief General Manager, State Bank of India, volunteered for Pradhan Mantri Jivan Jyoti Bima Yojana and Punjab National Bank came forward for Pradhan Mantri Suraksha Bima Yojana (PMSBY). The ACS (Finance) advised that these will be pilot projects and the successful strategies will be implemented in entire state for all banks.</p> <p style="text-align: right;"><b>Action- State Bank of India, Punjab National Bank</b></p>									
<b>Agenda</b>	<p><b>SLBC Sub Committees</b></p>									
12	<p>It was reiterated by the SLBC that, under revamped LBS SLBC subcommittees to take up the issues of their area. Matters related to policy decision should only be referred to the main SLBC meeting.</p> <p>House was informed that, SLBC subcommittee meetings were held as under : -</p> <table border="1" data-bbox="338 1503 1359 1637"> <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 be convened</td> </tr> <tr> <td>2</td> <td>Subcommittee on Agriculture</td> <td>24.09.2019</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;"><b>Action: Conveners of SLBC Subcommittees.</b></p>	Sr No	Subcommittee on	Meeting Date	1	Government Sponsored Scheme	Yet to be convened	2	Subcommittee on Agriculture	24.09.2019
Sr No	Subcommittee on	Meeting Date								
1	Government Sponsored Scheme	Yet to be convened								
2	Subcommittee on Agriculture	24.09.2019								
<b>Agenda</b>	<p><b>Flow of credit to MSMEs and for affordable housing (PMAY)</b></p>									
13	<p>DIF advised the house that lending under Pradhan Mantri Awas Yojana needs to be increased by banks. The comparative data of total housing loan vis-à-vis lending under PMAY shows very few banks taking interest in financing under PMAY.</p>									

	<p>Chair instructed the banks and department to work on reasons of non financing under PMAY. All banks advised to increase financing under PMAY.</p> <p style="text-align: right;"><b>Action : All Banks</b></p>
14	<p>Principal Secretary (Commerce &amp; Industry) informed the house about release of new Industrial policy recently released by the Government. He suggested banks to take advantage of new provisions for the development of MSME service sector.</p> <p style="text-align: right;"><b>Action-All Banks</b></p>
15	<p>It was observed that the performance under Stand-up India scheme was not as expected. Chair expressed its concern over lower number of applications received and also expressed his displeasure over some of the banks which had not financed even a single case during the year.</p> <p>Some of the new activities like Brick making linked with assured purchase by district authorities for constructions of PMAY houses, making of interlocking tiles (pebble blocks) with assured usage in road construction in rural area were suggested by the Chair. Concerned department would be providing the list of such suppliers to respective Banks so that finance is easily available to them.</p> <p>Banks assured the Chair to finance under the scheme.</p> <p style="text-align: right;"><b>Action – All Banks</b></p>
<b>Agenda</b>	<b>KCC Loan Crop Insurance under Pradhan Mantri Fasal Bima Yojana</b>
16	<p>As instructed by RBI to extend credit under Kisan Credit Card to borrowers of Animal husbandry – Dairy, Piggery, fisheries and Goatary, the details were shared with the member Banks. Targets received from Department of Animal husbandry were also shared with banks.</p> <p>It was responded that the scale of finance (SOF) has not yet been finalized by the respective DLTC. Chair instructed Apex Bank to issue SOF at the earliest.</p> <p style="text-align: right;"><b>Action - Apex Bank</b></p>
<b>Agenda</b>	<b>Formation of Sub Committee on digital payments : Identification of Digital District</b>
17	<p>It was informed to the house that, on the recommendations of a high level committee on deepening of digital payments and with a view to encourage digitization of payments and enhance financial inclusion through digitization SLBC has setup a "Sub Committee on digital payments". In the meeting of the Committee held on 04.11.2019 for the state of Chhattisgarh, Mahasamund district had been identified by the committee for full digitization as per the direction received from the IBA and RBI.</p> <p>Shri Rajesh Kumar, Chief General Manager, State Bank of India suggested for full digitization of the district which included DBT. All Government payments which were yet to be digitized and payments are effected by Draft/NEFT/RTGS and even cash payments to various Government scheme beneficiaries needed to be digitized in this district first and throughout the state in a phased manner. He further requested for Government's support in this direction, Chair advised all the Departments to ensure full digitization in the identified district and provide necessary support to the stake holders.</p> <p style="text-align: right;"><b>Action: All Banks in Mahasmund District.</b></p>

<p><b>Agenda</b></p> <p>18</p>	<p><b>Issue raised by the Banks-Loan extended to various State Govt. Organization become NPA</b></p> <p>It was informed by Punjab National Bank that the issue about Loan extended to State Govt. Organization backed by Govt. Guarantee became NPA has now been resolved.</p> <p>Commenting on the issue of Central Bank &amp; Union Bank of India about Loan extended to State Govt. Organizations having letter of Comfort of the State Govt. which have become NPA, Chair advised that these bilateral issues could be resolved by both the parties mutually/separately</p> <p style="text-align: right;"><b>Action- PNB, UBI and Central Bank of India</b></p>
<p><b>Agenda</b></p> <p>19</p>	<p><b>Revamp of LBS Scheme : New Data Collection System</b></p> <p>House was apprised about the progress toward implementation of revamped Lead Bank Scheme. Accordingly it was advised that the new data collection system is now ready for test run. All banks were requested to provide the block wise data as per new system for test run. The Chair instructed the banks to ensure the system is up and running by next SLBC meeting.</p> <p style="text-align: right;"><b>Action-All Banks</b></p>
<p>The meeting concluded with vote of thanks to the Chair and all the dignitaries present in the meeting.</p>	

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## State Level Bankers' Committee 75-76 th SLBC Meeting dated 09.01.2020

List of Participants  
Govt. Representatives

Sr. No.	Name	Designation	Department
1	Shri R P Mandal	Chief Secretary	Government of Chhattisgarh
2	Shri Amitabh Jain	Principal Secretary(Finance)	Government of Chhattisgarh
3	Shri Manoj Kumar Pingua	Principal Secretary (Comm. & Ind)	Commerce and Industries Department.
4	Mrs.Maninder Kaur Dwivedi	Principal Secretary (Agri.)	Department of Agriculture
5	Shri Dhanjay Dewangan	Spl. Secretary	Registrar of Co-operative Societies
6	Shri Prabhat Malik	Special Secretary & Director(DIF)	Directorate of Insitutional Finance(C.G)
7	Shri Satyaprakash Soni	Additional Director(DIF)	Directorate of Insitutional Finance(C.G)
8	Shri Alok Katiyar	Managing Director	KVIB
9	Shri Abhinav Agrawal	Managing Director	KVIB
10	Shri Ashok Chaubey	Additional Commisioner	MANREGA
11	Shri V .P. Tirkey	Joint M.D.	CG SRLM
12	Shri N.P. Singh	Dy. Director	Directorate of Industries
13	Shri A.K.Garg	Joint Director	Directorate of Technical Education
14	Shri S.S. Tribhuvan	Director	KVIC
15	Shri K.R.Paraste	Secretary	Antyavyvasayi Vitt Vikas Nigam Mydt.
16	Shri D.D.Kunjam	Joint Secretary	Trible Welfare Department (C.G)
17	Shri Alok Katiyar	Managing Director	KVIB
18	Shri Abhinav Agrawal	Managing Director	KVIB
19	Shri Janmejy Mahoba	Director	Women and Child Development
20	Shri N.P.Sidar	Additional Director	Higher Education Department
21	Shri Amitabh Sharma	Additional Director	Urban Adminitration
<b>RBI &amp; NABARD</b>			
	Name	Designation	Department
1	Smt.A.Sivagami	Regional Director	RBI
2	Shri Neelabh Jha	Deputy General Manager	RBI
3	Shri M.K.Soren	Chief General Manager	NABARD
4	Shri S.S. Tayade	General Manager	NABARD
5	Shri E.Shriniwas	Deputy General Manager	NABARD
<b>Representative from SBI</b>			
	Name	Designation	Department
1	Shri Rajesh Kumar	Chief General Manager	State Bank of India
2	Shri Alok Kumar Sinha	Deputy General Manager (B&O)	State Bank of India
3	Shri S.V.Radhakrishana Rao	Deputy General Manager (B&O)	State Bank of India



4	Shri Paresh Jambhulkar	Assistant General Manager (GBU)	State Bank of India
5	Shri Mohammad Shahid	Assistant General Manager (SLBC)	State Bank of India
6	Shri Pradeep Bhandari	Chief Manager (SLBC)	State Bank of India
<b>Representatives from Banks &amp; Insurance Companies.</b>			
	<b>Name</b>	<b>Designation</b>	<b>Department</b>
1	Shri I.K.Goel	Chairman	CRGB
2	Shri Kamlesh Kundan	Chief Manager	CRGB
3	Shri S.C. Das	Chief Manager	CRGB
4	Shri K.L.Dhargave	Managin Director	Apex Bank
5	Shri Abhishek Tiwari	Manager	Apex Bank
6	Shri G.R. Reddy	Deputy General Manager	Allahabad Bank
7	Shri S.J.Palit	Senior Manager	Allahabad Bank
8	Shri M.K. Bhatt	Assistant General Manager	Andhra Bank
9	Shri Arvind Katkar	Deputy Regional Manager	Bank of Baorda
10	Shri Lilima Pande	Chief Manager	Bank of India
11	Shri Dilip Raulo	Chief Manager	Bank of Maharashtra
12	Shri Jagdish Chander	Assistant General Manager	Canara Bank
13	Ms. Poppy Sharma	Regional Manager	Central Bank of India
14	Shri D.K.Pradhan	Senior Manager	Central Bank of India
15	Shri Binod Kumar Gupta	Assistant General Manager	Corporation Bank
16	Shri Rajesh M Jha	General Manager	IDBI Bank
17	Shri K Nehru	Chief Manager	Indian Bank
18	Ms Tanya Swain	Manager	Indian Overseas Bank
19	Shri K F Singh	Circle Head	Oriental Bank of commerce
20	Shri Ratneshwar Chaudhary	Assistant General Manager	Punjab and Sind Bank
21	Shri G.M.M. Basu	Deputy General Manager	Punjab National Bank
22	Shri K.K. Medal	Regional Manager	Syndicate Bank
23	Shri Ashok Banjare	Senior Manager	UCO Bank
24	Shri Mahendra Srivastav	Regional Manager	Union Bank of India
25	Shri Surya Pratap Dhakkad	Manager	Union Bank of India
26	Shri B.K. Beura	Assistant General Manager	United Bank of India
27	Shri Manish Pujari	Regional Head	ICICI Bank Ltd.
28	Shri Manoj Gupta	Cluster Head	HDFC Bank
29	Shri Ravi Kumar Lal	Regional Manager	IndusInd Bank
30	Shri Dev Nirmal	Regional Manager	Bhandhan Bank
31	Shri Samir Patra	Assistant Vice President	Axis Bank Ltd.