

**State Level Bankers' Committee, Chhattisgarh**  
**Minutes of the 77<sup>th</sup>/78<sup>th</sup> SLBC meeting dated 10.07.2020**  
**Organised over VC**

The 77/78<sup>th</sup> Quarterly Meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Amitabh Jain, IAS, Additional Chief Secretary, Government of Chhattisgarh on July 10, 2020 through video conferencing. The meeting was attended by Smt A Sivagami, Regional Director, RBI, Shri Mahendra Soren, Chief General Manager NABARD, Shri A Rama Mohan Rao, Chief General Manager, State Bank of India, LHO, Bhopal and other senior officers of State Government, banks, etc. The list of the participants is attached at **Annexure-A**.

The Meeting was presided over by the Additional Chief Secretary. In his welcome speech the Chief General Manager, State Bank of India expressed his gratitude towards cooperation extended by the State Government for implementation of Agri. Debt waiver scheme and support for implementation of other initiatives with respect to Covid-19 pandemic. He also apprised the house about the development of various banking facilities in the state. Special focus of his speech was on achievement of ACP, Priority Sector Lending and enhancing the Agri advance.

The Chair emphasised the need of providing finance under GSS, creating awareness about PMJJBY and PMSBY among general public and enhanced cooperation from banks for implementation of new initiatives proposed by the State Government. He advised banks to open banking facilities in remaining 10 locations ( 9 Branches and 1 ATM) latest by 15.07.2020.

For Doubling of farmers income, Smt. A Sivagami, Regional Director, RBI, advised that the data on the parameters recommended by NABARD vide their circular dated December 31, 2019 may be presented before the Committee for a meaningful review. Convener may follow up with NABARD regarding any clarification. SLBC may take inputs from Secretary, Agriculture regarding the agenda item.

Shri M Soren, Chief General Manager, NABARD deliberating on Doubling of Farmers Income by 2022 explained that Agriculture Term Lending needed to be increased for attaining the goal, since most of the banks in the State are lagging behind in this area.

A booklet with detailed information on agenda items, data and relevant information was forwarded to all the participants of the meeting. An interactive discussion was held in the meeting and the following action points emerged : -

Action Point No	Action Point
1	<b>Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centers (URCs)</b>
1.1	<p>As per instructions of DFS, MoF, Gol these villages have been allotted to banks functional in the state for deployment of Banking touch points like : Brick and Mortar Branch/ ATM/Bank Mitra. Status as on 19.06.2020 is as under :</p> <ul style="list-style-type: none"> <li>• Number of villages in State : 19,170</li> <li>• Number of villages covered : 18,858</li> <li>• Number of Villages to be covered: 312</li> </ul> <p>(Source : As per DFS GIS Mapping)</p> <p>Progress of coverage of remaining unbanked villages with a banking touch point within 5 Km radius was reviewed. Chair instructed banks to deploy the desired banking facility by <b>15.07.2020</b>.</p> <p style="text-align: right;"><b>Action – Allotted banks</b></p>
2	<b>Expansion of Bank branch network in LWE affected districts of Chhattisgarh</b>
2.1	<p>Chair expressed an urgent need to provide banking services to the remote places of the state especially in LWE districts. He categorically expressed that, opening of Branches and ATMs UNDER 150 Branch project should be completed by the banks latest by <b>15.07.2020</b>.</p> <p>Chair instructed the concerned banks to open Branches or ATMs as per the given timeline.</p> <p style="text-align: right;"><b>Action : All allotte Banks, District Authorities</b></p>
3	<b>Bank Mitra (BCs)</b>
3.1	<p>The status of deployment of Bank Mitra in the state was discussed in the house. Chair expressed a great need to make aware the common man / illiterate population about availability of Banking facility in their area.</p> <p>Banks were advised to <b>display details of Bank Mitra deployed by them in Hindi or local language</b> in the villages. For this purpose and to start with, it was suggested to have <b>wall writing at Panchayat Bhawan and Weekly haat bazar centers</b> containing the details of Bank Mitra functional in area of that Panchayat including particulars about name, contact details, time of operations, area of sitting, etc. All banks were instructed to send the photographs of their BC along with the wall painting to SLBC latest by 30.07.2020. SLBC was instructed to update the compliance of the above for all BCs in next meeting.</p> <p style="text-align: right;"><b>Action : All Banks and Deptt. of Panchayat and Rural Development and LDMs</b></p>

3.2	<p>Further, it was suggested by the Chair to visibly place the list of functional BCs (in Hindi) on the concerned district websites as well as on SLBC website and a regular updation of the same should be done.</p> <p style="text-align: right;"><b>Action : LDMs and District Administration</b></p>
3.3	<p>An issue was raised by the Principal Secretary P &amp; RD, Govt. of Chhattisgarh about timely payment of remuneration and challenges faced by the BCs during operation. On the other hand Complaints, suggestions of customers on facilities provided by the BC and grievance of BC should also be attended. Respective banks to immediately organize a meeting with their BCs and also develop a mechanism of redressal of grievances / issues on an ongoing basis.</p> <p>Chair advised Deptt. of P &amp; RD to establish a centralized portal for BC grievance redressal system in co-ordination with SLBC.</p> <p>Further, Chair advised SLBC to send monthly alerts to all banks whose performance in GSS was lower than the targets and mark a copy of the same to the Chair of the SLBC Sub-Committee on GSS as well as respective departments.</p> <p style="text-align: right;"><b>Action : Deptt. of P &amp; RD, All Banks and SLBC</b></p>
4	<b>Review of Performance under Annual Credit Plan: 2019-20</b>
4.1	<p>Chair observed a very good achievement in overall ACP. In MSME the achievement is appreciated but a concern was expressed in Agriculture sector. Banks explained that, though there was a negative growth in agriculture advances but there was a hike of 22% disbursements in agriculture vis-à-vis previous year.</p> <p>Banks assured for a focused attention towards Agri. Finance under term lending and high tech agri practices for achievement of ACP targets under Agri segment.</p> <p style="text-align: right;"><b>Action – All Banks</b></p>
4.2	<p>It was advised to the house that a potential of Rs. 34,421.38 Crore was assessed by the NABARD and Lead District Managers were in the process of allotting the target to Banks functional in the district.</p> <p>All LDMs were instructed to get the targets approved in DLCC meeting and feed the details in new data collection system latest by 24.07.2020</p> <p style="text-align: right;"><b>Action : Lead District Managers</b></p>
5	<b>Priority Sector Advance</b>
5.1	<p>A list of Banks who had not achieved the RBI benchmark of 40% in PSA lending, 10% in Weaker Section advance and 60% in CD ratio was shared with the house. Chair instructed the SLBC to have a regular review of low performing banks under these heads. Banks were advised to achieve the RBI benchmark.</p> <p style="text-align: right;"><b>Action : SLBC, Low performing Banks</b></p>
6	<b>Doubling of Farmers' income by 2022 -</b>
6.1	<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. Chair asked NABARD to provide the base figures and current status of farmers income at block and district level from next meeting for assessing the income so that the desired growth can be quantified and better reviewed.</p> <p style="text-align: right;"><b>Action – NABARD, SLBC, All Banks</b></p>

<b>7</b>	<b>CD Ratio</b>
<b>7.1</b>	<p>A concern over low CD ratio in some of the potential districts was expressed by the Chair.</p> <p>Chair expressed that, the growth parameter in the district is the Bank CD Ratio, low CD ratio indicates low level of credit off take in the districts. Banks functional in low CD ratio districts must ensure compliance with the RBI benchmark. All banks were advised to take a note and come forward for financing.</p> <p>LDMs of low performing districts were instructed to draw a Monitrable Action Plan and banks functional in these districts to have a special focus for improvement of credit in these districts. The banks, LDMs and district authorities to draw an action plan to improve the credit portfolio and thus the CD ratio.</p> <p style="text-align: center;"><b>Action – All Banks, LDMs and District Authorities</b></p>
<b>8</b>	<b>Position of NPAs in respect of Govt. Sponsored schemes.</b>
<b>8.1</b>	The NPAs in respect of GSS was found to have comparatively improved, however, it was still high and therefore, banks submitted to be more cautious in future advances.
<b>8.2</b>	<p>Looking to the high pendency of RRC cases a need was felt to make the RRC process web based, so that a speeder lodging and disposal can be facilitated.</p> <p>Chair advised SLBC and DIF to work with Revenue Department to ensure RRC process was integrated with Revenue Court Case Management System.</p> <p style="text-align: center;"><b>Action: Directorate of Institutional Finance, Revenue Department, SLBC</b></p>
<b>9</b>	<b>Revamp of LBS : New data collection System</b>
<b>9.1</b>	<p>House was apprised with the progress towards implementation of revamped Lead Bank Scheme. Accordingly, it was advised that the new data collection system is now ready for test run. Till now only 6 Banks had uploaded the data for test run. Banks assured the Chair of implementation of the new data collection system by June 2020 quarter onwards.</p> <p style="text-align: right;"><b>Action-All Banks</b></p>
<b>10</b>	<b>PRAGATI Meeting : Review of Social Security Scheme</b>
<b>10.1</b>	<p>Action suggested in the Pro-active Governance and Timely Implementation (PRAGATI) of the Social Security Schemes review meeting, Chaired by Hon'ble Prime Minister was shared with the Banks. Banks were requested to take actions accordingly, for increasing the coverage and spreading awareness among targeted beneficiaries under PMJJBY and PMSBY.</p> <p>As advised by RBI, the bank wise data on number of PMJDY accounts, PMKISAN, PM-UJJWALA and MNREGA beneficiaries, number of eligible PMJDY account holders / other beneficiaries, targets, achievement of targets may be presented in the next meeting.</p> <p style="text-align: right;"><b>Action : All Banks</b></p>
<b>10.2</b>	<p>It was advised by the Chair to have an SOP on the submission and settlement of claims for emulating the best practices. The line department associated with birth and death in the state were instructed for a pilot run in a tehsil for increasing registration and claims under these schemes.</p> <p style="text-align: right;"><b>Action :DIF to Coordinate</b></p>

<b>11</b>	<b>PMAY</b>									
<b>11.1</b>	<p>DIF advised the house that finance under Pradhan Mantri Awas Yojana needs to be increased by the Bank. The comparative data of total housing loan vis-à-vis finance under PMAY showed that very few banks had taken interest in financing under PMAY.</p> <p>All banks were advised to increase financing under PMAY. <b>Action : All Banks</b></p>									
<b>12</b>	<b>GSS</b>									
<b>12.1</b>	<p>Principal Secretary (Commerce &amp; Industry) informed the house about new system of selection of prospective borrowers under PMEGP. Instead of selecting the borrowers on the basis of recommendations of DLTF, the borrowers will now be selected on the basis of credit score. He expressed concern over disproportionately low finance to SC/ST category and the banks, therefore, were advised to prepare scheme-wise, category-wise data for review from next meeting.</p> <p>Further, all banks were advised to analyse their data regarding PMEGP applications received and sanctioned for last four years which will be deliberated in next GSS Subcommittee meeting proposed in third week of July.</p> <p><b>Action-KVIC, KVIB, DIC, LDMs, All Banks</b></p>									
<b>12.2</b>	<p>For effective follow-up and strict monitoring of GSS proposals, it was proposed to develop a web based portal to enable all concerned parties to track the status of cases sponsored, submitted to banks, sanctioned, disbursed and pending as on date.</p> <p><b>Action : Directorate of Institutional Finance, Govt of CG, SLBC</b></p>									
<b>12.3</b>	<p>Targets under PMEGP, NRLM and Adivasi-Antyavsayee Vitt. Yojana were approved by the committee as per attached target sheet.</p> <p>It was informed to the house by the Principal Secretary P &amp; RD that only 7% targeted cases were sanctioned under NRLM during the current Financial Year and disbursement were made in only 50% of the sanctioned cases of last year.</p> <p>All Banks were advised to analyse their NRLM portfolio and ensure all pending disbursements by 31.07.2020. A line of confirmation from LDMs should be submitted to SLBC on 01.08.2020.</p> <p><b>Action – All Banks, LDMs</b></p>									
<b>13</b>	<b>SLBC Sub Committees</b>									
<b>13.1</b>	<p>It was reiterated by the SLBC that, under revamped LBS, SLBC sub-committees are to take up the issues of their area. Matters related to policy decision should only be referred to this forum.</p> <p>Further, the house was informed that, SLBC subcommittee meetings were held as under : -</p> <table border="1"> <thead> <tr> <th><b>Sr No</b></th> <th><b>Subcommittee on</b></th> <th><b>Meeting Date</b></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>10.02.2020</td> </tr> </tbody> </table> <p>Chair instructed the Department of P &amp; RD to conduct the sub-committee meeting on GSS at the earliest and also at stipulated intervals for a meaningful implementation of the Lead Bank scheme.</p> <p><b>Action: Conveners of SLBC Subcommittees.</b></p>	<b>Sr No</b>	<b>Subcommittee on</b>	<b>Meeting Date</b>	1	Government Sponsored Scheme	Yet to conduct	2	Subcommittee on Agriculture	10.02.2020
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13.2	<p>It was observed that the performance under the Stand-up India scheme was not as expected. Chair expressed its concern over lower number of applications received. He instructed to undertake a study of the performance of the scheme in the neighbouring states so that the best model could be implemented in Chhattisgarh as well. Banks expressed their commitment to finance under the scheme.</p> <p style="text-align: right;"><b>Action – Concerned Department and all Banks</b></p>
14	<b>Digital District</b>
14.1	<p>On the recommendations of the high level committee on deepening of digital payments and with a view to encourage digitization of payments and enhance financial inclusion through digitization and as selected by the Sub Committee on digital payments at SLBC the Mahasamund district has been identified for full digitization.</p> <p>Banks advised that most of the operations in the Banks are now digitized. They requested for Government payments which are yet to be digitized. Payments by Govt. departments which are being done by Draft/NEFT/RTGS and cash payments to various Government scheme beneficiaries' needs to be digitized in this district.</p> <p>Chair advised all the Departments to ensure full digitization in the identified district immediately.</p> <p style="text-align: right;"><b>Action: Concerned Departments &amp; All Banks in Mahasamund District.</b></p>
14.2	<p>A new scheme for extending credit in rural area especially to women SHG has been proposed by the Government of Chhattisgarh, with the name "Godhan Nyay Yojana". Banks were urged to come forward to finance under this scheme. Chair directed the Department of Rural and Urban development to work in coordination with SLBC for a successful implementation of the scheme.</p> <p style="text-align: right;"><b>Action : SRLM, NULM, All Banks</b></p>
<p>Meeting concluded with vote of thanks to the Chair and all the dignitaries present in the meeting by the Convener SLBC.</p>	