

संचालनालय संस्थागत वित्त, छत्तीसगढ़  
इन्द्रावती भवन, ब्लॉक-1, चतुर्थ तल, नवा रायपुर अटल नगर  
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क्रमांक 1064 / संसंवि / SLBC / 2021  
प्रति,

नवा रायपुर अटल नगर, दिनांक 31/03/2021


अपर मुख्य सचिव / प्रमुख सचिव / सचिव / विशेष सचिव (स्वतंत्र प्रभार)  
छत्तीसगढ़ शासन

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मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 79वीं, 80वीं एवं 81वीं तिमाही बैठक दिनांक 17.03.2021 का कार्यवाही विवरण।

उपरोक्त विषयांतर्गत विकास आयुक्त, छत्तीसगढ़ शासन, की अध्यक्षता में दिनांक 17.03.2021 को अपरान्ह 3:00 बजे कॉन्फ्रेंस हॉल-02, एन्सिलरी ब्लॉक, तृतीय तल, इन्द्रावती भवन, नवा रायपुर अटल नगर में सम्पन्न राज्य स्तरीय बैंकर्स समिति की 79वीं, 80वीं एवं 81वीं तिमाही बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु कृपया संलग्न प्रेषित है।

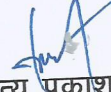
संलग्न :- उपरोक्तानुसार।

  
(सत्य प्रकाश सोनी)  
अपर संचालक

पृष्ठां. क्र. 1065 / संसंवि / SLBC / 2021  
प्रतिलिपि :-

नवा रायपुर अटल नगर, दिनांक 31/03/2021

1. उप सचिव, कार्यालय मुख्य सचिव, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नवा रायपुर की ओर सूचनार्थ।
2. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।

  
(सत्य प्रकाश सोनी)  
अपर संचालक

State Level Bankers' Committee, Chhattisgarh  
Minutes of the 79<sup>th</sup>, 80<sup>th</sup> and 81<sup>st</sup> SLBC meeting held on 17.03.2021

The 79<sup>th</sup>, 80<sup>th</sup> and 81<sup>st</sup> quarterly SLBC meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Prasana R., IAS, Development Commissioner & Secretary, Department of Panchayat & Rural Development, Government of Chhattisgarh on March 17, 2021 at Indravati Bhavan, Nawa Raipur Atal Nagar.

The meeting was attended by Shri Himshikhar Gupta, IAS, Special Secretary, Department of Cooperatives, Government of Chhattisgarh, Shri Prabhat Malik, IAS, Director, Institutional Finance, Government of Chhattisgarh, Smt A. Sivagami, Regional Director, RBI Raipur, Shri Sanjeev Nautiyal, DMD (FIMM), State Bank of India (through VC), Shri Mahendra Soren, Chief General Manager, NABARD, Shri Umesh Kumar Pandey, Chief General Manager, State Bank of India, Bhopal Circle, Shri Parvinder Bharti, DGM & Convener SLBC and other senior officers of State Government & Banks. The list of the participants is attached at **Annexure-A**.

CGM State Bank of India, in his welcome speech, mentioned about the good work done by the banks during Covid 19 pandemic and also expressed his gratitude towards cooperation extended by the State Government for implementation of various Government Initiatives. Special focus of his speech was on Digitisation in the state and commitment of member Banks towards financial development of the State.

The Chair emphasised on automated reporting of data and advised DIF to rationalise the allotment of Government deposits to Banks according to their performance in various schemes and fulfillment of various other bench marks set by RBI. SLBC was advised to take a mid term review of performance of Banks. He further added that Regular meetings of SLBC Sub committees should be conducted and instructed that Bank's State Head should attend the SLBC meeting. He also assured Government support for opening Branches/BCs in LWE areas and also for other issues. He also advised that DIF and RBI should look into the issues faced by the Banks and monitor them regularly.

Secretary, Cooperatives gave his views on various aspects of business growth data and suggested to speed up the opening of RSETIs in remaining districts. He also suggested DIF to write letters to Banks whose performance is below par in various schemes of Government for improvement.

Smt. A. Sivagami, Regional Director, RBI informed the house that a Special SLBC meeting is to be conducted to provide further impetus to initiatives towards Financial Inclusion and Financial Literacy.

Shri M. Soren, Chief General Manager, NABARD deliberated on Doubling of Farmers Income and presented data on sample survey conducted by NABARD which shows that farmer's income has increased by 76% during the last 4 years. He advised 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 provided 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	The pending action points of last SLBC meeting were discussed and further it was decided as under : -
1.1	<b>Details of Bank Mitra to be displayed at all the Gram Panchayat Bhavan by all the Banks</b> - The task is to be completed by 30.04.2021. All the Banks / LDMS to share photos of all the Gram Panchayat wall writing with SLBC.  <b>Action: All Banks and Deptt. of Panchayat and Rural Development and LDMS</b>
1.2	<b>List of BCs (in Hindi) to be displayed at concerned District's website</b> -Chair advised the DIF to arrange for uploading the data on the concerned district websites with the help of NIC centrally.  <b>Action : SLBC, LDMS and DIF</b>
1.3	<b>Development of centralized portal for BC grievance redressal system</b> -Since the portal has not yet been made functional, the Chair suggested to do the needful at the earliest. A time line should be drawn, he added.  <b>Action: Deptt. of P &amp; RD, All Banks and SLBC</b>
1.4	<b>Development of web based RRC System</b> - Chair advised SLBC and DIF to work with Revenue Department to ensure that RRC process is integrated with Revenue Court Case Management System.  <b>Action: Directorate of Institutional Finance, Revenue Department, SLBC</b>
1.5	<b>Revamp of LBS- New data collection System</b> -House was apprised that 11 Banks have not yet started uploading data in new data collection system. Chair instructed the

	<p>Banks who have not yet operationalized the New Data collection system to immediately implement the same. He advised all Banks to migrate to Revamped Lead Bank Scheme by 15/04/2021. He instructed that for reporting purposes now, data from new portal should be considered.</p> <p style="text-align: right;"><b>Action-All Banks</b></p>
1.6	<p><b>SOP on the submission and settlement of claims for emulating the best practices</b> - 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 so that claim to enrolment ratio in PMJJBY matches the overall death rate of the State.</p> <p style="text-align: right;"><b>Action : SLBC, Concerned Line Departments, DIF to Coordinate</b></p>
2	<p><b>Status of opening of banking outlets in unbanked villages as per 5 Km criteria</b></p>
2.1	<p>Government of India has instructed to open Banking outlets in unbanked villages within 5 Km radius. As on 26.02.2021, 41 villages are yet to be covered. (Source: DFS GIS Mapping)</p> <p>Concerned Banks detailed the difficulties being faced in covering remaining villages. Main reasons are Lack of connectivity, approach road, infrastructure, non-availability of suitable man power and low population of villages etc.</p> <p>For LWE area, Chair suggested to obtain list of such villages with the consent of District Administration for excluding them at present. Remaining villages should be covered by the Banks with the help of NRLM Bank Sakhis latest by 30.04.2021.</p> <p style="text-align: right;"><b>Action – Allotted banks</b></p>
	<p><b>Status of Expansion of Bank branch network in LWE affected districts of Chhattisgarh:</b></p>
2.2	<p>Chair expressed an urgent need to provide banking services to the remote places of the state especially in LWE districts.</p> <p>Chair instructed the concerned banks to open the remaining Branches by 30/04/2021..Chair assured all support from State Government for opening of Branches.</p> <p style="text-align: right;"><b>Action : All allotte Banks, District Authorities</b></p>
2.2.1	<p>Few Banks raised the issue of viability of Branches in LWE area. The DIF advised that there is a provision of providing Government deposit to Banks to cover notional loss of running a branch. Banks may raise a request with DIF office for the same.</p> <p style="text-align: right;"><b>Action : Concerned Bank and DIF</b></p>
2.3	<p><b>Bank Mitra (BCs)</b>– On the issue of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in vicinity of CAPF camps, Chair advised to collect detailed data and to explore possibility of shifting of existing BCs to Gram Panchayat Bhavan, if feasible.</p> <p style="text-align: right;"><b>Action - All Banks</b></p>
3.	<p><b>Review of Performance under Annual Credit Plan and Priority Sector Advance-</b> Chair observed good achievement in overall ACP achievement compared to last year.</p>

	In MSME, the achievement was appreciated but a concern was expressed in Agriculture sector.
3.1	<p>A list of Banks who have not achieved the RBI benchmark in different sectors of PSA was shared with the house. Chair instructed the concerned Banks to have a focused approach towards increasing the PSA share in total advances. It was also instructed that a special attention should be given to Agriculture TLs, Education loan, Housing loan and MSME Advances.</p> <p style="text-align: right;"><b>Action : SLBC, Low performing Banks</b></p>
3.2	<p><b>PMSVANidhi</b>- Progress in PMSVANidhi scheme was reviewed. Chair expressed displeasure on low performance by some of the Banks(specially Private Banks). It was instructed to take immediated action and ensure disposal of all pending cases latest by 31.03.2021.</p> <p style="text-align: right;"><b>Action : low performing Banks specially Pvt. Sector Banks.</b></p>
3.3	<p><b>PMAY</b> - 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>As informed by the NHB representative, last date of claiming subsidy is 31.03.2021. Chair advised the Banks to look into the issues of late receipt of PMAY subsidy.</p> <p style="text-align: right;"><b>Action : All Banks</b></p>
4	<p><b>Low CD ratio in districts</b>-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 suitable steps to improve CD ratio in those districts.</p> <p>LDMs of low performing districts were instructed to draw a Monitrable Action Plan and ensure its regular review.</p> <p style="text-align: right;"><b>Action – All Banks, LDMs and District Authorities</b></p>
5	<p><b>Position of NPAs in respect of Govt. Sponsored schemes</b> - The NPAs in respect of GSS have comparatively improved. However, it is still highin case of PMEGP, Antyodaya and Adivasi Schceme. Therefore, Banks requested for more Government support for recovery in GSS.</p> <p style="text-align: right;"><b>Action: Nodal Govt Departments, SLBC</b></p>
6.1	<p><b>Formation of Subcommittee on Financial Inclusion</b> - It was discussed and approved by SLBC to form a subcommittee on Financial Inclusion with members as per <b>annexure B</b>.</p>
6.2	<p><b>Doubling of Farmer's Income</b> - NABARD deliberated on Doubling of Farmers Income and presented data on sample survey which indicates thatfarmer's income</p>

	<p>has grown by 76% during last 4 years. It was instructed by the Chair that Agriculture Department may conduct a similar Study for the entire state.</p> <p style="text-align: right;"><b>Action: Department of Agriculture.</b></p>
6.3	<p><b>Sikkim model of Organic farming-</b> The issue was discussed in the house and it was approved that this will be discussed in the SLBC sub committee on Agriculture. Further it was approved to include Director-in-charge of organic farming as a member of SLBC Subcommittee on Agriculture.</p> <p style="text-align: right;"><b>Action - NABARD</b></p>
6.4	<p><b>Declaration of Crop duration -</b> Issue of fixing of crop duration of each crop grown in Chhattisgarh was discussed in the meeting. It was instructed by the Chair to refer the matter to Department of Agriculture and Department of Law for their views.</p> <p style="text-align: right;"><b>Action : SLBC</b></p>
6.5	<p><b>Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME) :</b> Details of the above referred central sponsored scheme was discussed in the house. It was decided to keep the point under the purview of existing SLBC Sub Committee on Agriculture for review.</p> <p style="text-align: right;"><b>Action : SLBC sub committee on Agriculture.</b></p>
6.6	<p><b>Term Loan in Agri segment-</b> DIF advised that the KCC being a small ticket size loan and almost at a saturation level in the State, Banks should come forward for Term lending / Infrastructure loan in Agriculture segment. A focused attention towards Agri. Finance under term lending, Agri Infrastructure Fund and high ticket agri projects was felt by the house. Also it was decided that review of Agriculture infrastructure fund to be kept under purview of existing SLBC sub committee on Agriculture.</p> <p style="text-align: right;"><b>Action – All Banks, SLBC sub committee on Agriculture</b></p>
6.7	<p><b>RBI membership in SLBC subcommittee for Government Sponsored Scheme-</b> It was approved by house to include RBI as a member of GSS subcommittee.</p> <p style="text-align: right;"><b>Action – SLBC sub committee on GSS</b></p>
6.8	<p><b>SLBC Sub Committees-</b> Chair expressed that the targets under PMEGP, NRLM, NULM and Adivasi-Antyavsayee Vitt. Yojana vis-a-vis performance should be discussed in the GSS subcommittee meeting on regular basis.</p> <p>He instructed all the concerned to conduct the Subcommittee meeting at regular intervals. 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 style="text-align: right;"><b>Action – SLBC, Concerned Conveners of sub committee</b></p>
7	<p><b>DRT –</b> Issue of setting up a Debt Recovery Tribunal in Chhattisgarh was raised by the member Banks. Chair instructed to have a study on captioned subject and take up the matter with concerned departments. A details report may be put up in next SLBC meeting.</p> <p style="text-align: right;"><b>Action : SLBC and RBI</b></p>
8	<p><b>Digital Dist. Mahasamund -</b> The progress made in digitization in Mahasamund District as on 31.01.2021 was shared with the house.</p>

	<p>Chair instructed all the concerned to achieve the targets within time line i.e. by 31.03.2021.</p> <p style="text-align: right;"><b>Action : Banks/LDM and Government Department</b></p>
<b>9</b>	<p><b>Opening of RSETIs in remaining districts.</b> -It was advised to Lead Banks to open the RSETIs in the remaining districts at the earliest.</p> <p style="text-align: right;"><b>Action - Lead Bank of concerned district and District Administration.</b></p>
<p>Meeting concluded with vote of thanks to the Chair and all the dignitaries present in the meeting by the Director, Institutional Finance, Government of Chhattisgarh.</p>	

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## State Level Bankers' Committee, Chhattisgarh 79th, 80th, and 81st SLBC Meeting dated 17.03.2021

## List of Participants

## Govt. Representatives

Sr. No.	Name	Designation	Department
1	Shri Prasana R.	Development Commissioner & Secretary (P & R D)	Government of Chhattisgarh
2	Smt Maninder Kaur Dwivedi	Principal Secretary Gramodyog	Government of Chhattisgarh
3	Shri Him Shikhar Gupta	Special Secretary (Co-operative)	Government of Chhattisgarh
4	Ms. Divya Mishra	Director, Woman & Child Development	Government of Chhattisgarh
5	Shri Prabhat Malik	Director Institutional Finance	Directorate of Institutional Finance(C.G)
6	Shri Satyaprakash Soni	Additional Director Institutional Finance	Directorate of Institutional Finance(C.G)
7	Shri N.P.Singh	Dy.Director	Tech Education
8	Shri R.K.Jha	JMD NRLM	P & RD (C.G.)
9	Shri Ashutosh Ku Singh	SPM-FI NRLM	P & RD (C.G.)
10	Shri S.C.Pritam	Add.Director Agri	Agri.Deapartment (C.G.)
11	Shri H.P.Khairwar	Add Director Higher Education	Education
12	Shri Sanjay Rane	Dy.Director	Directorate of Industries

## RBI &amp; NABARD Representatatives

Sr.N o.	Name	Designation	Department
1	Smt. A.Sivagami	Regional Director	RBI
2	Shri M.K.Soren	Chief General Manager	NABARD
3	Shri Neelabh Jha	Deputy General Manager	RBI
4	Shri Rajat Mohanty	Deputy General Manager	NABARD
5	Shri Digvijay Raut	Manager	RBI

## Representatives from SBI

Sr.N o.	Name	Designation	Department
1	Shri Sanjeev Nautiyal	DMD (FIMM)	State Bank of India
2	Shri Umesh Kumar Pandey	Chief General Manager	State Bank of India
3	Shri Sundeep Kumar Dutta	General Manager (FIMM)	State Bank of India
4	Shri Parvinder Bharti	Deputy General Manager (B&O)	State Bank of India
5	Shri Shantanu Agrawal	Assistant General Manager (SLBC)	State Bank of India
6	Shri Rakesh Kumar	Assistant General Manager (Lead Bank)	State Bank of India
7	Shri Paresh Jambhulkar	Assistant General Manager (CNPA)	State Bank of India
8	Shri Santosh Kumar	Chief Manager (SLBC)	State Bank of India
9	Shri Pradeep Bhandari	Chief Manager, Mantralaya Branch	State Bank of India
10	Shri Rajan Sah	Manager(SLBC)	State Bank of India

## Representative From Banks

Sr.N o.	Name	Designation	Department
1	Shri Ranjeet Mandol	Deputy General Manager	Bank of Baroda
2	Shri Murari Prasad	Deputy General Manager	Canara Bank
3	Ms. Poppy Sharma	Deputy General manager	Central Bank of India
4	Shri M.L. Chandna	Deputy General Manager	Punjab National Bank
5	Shri K.N. Kandey	Managing Director	Apex Bank
6	Shri I.K.Gohil	Chairman	CRGB
7	Shri Anil Kumar	AVP	Axis Bank
8	Shri Rabindhra Panigrahi	Cluster Head	Bandhan Bank
9	Shri Manoj Gupta	Cluster Head	HDFC
10	Shri Amit Kumar Singh	Regional Head	ICICI
11	Shri Hem Kumar Gopalakrishn	Assistant General Manager	NHB
12	Shri Neeraj Dutta	Assistant General Manager	Bank of India
13	Shri Dilip Kumar Raulo	Zonal Manager	Bank of Maharashtra
14	Shri Ashwani Kumar	Chief Manager	City Union Bank



15	Shri M. Philips	Chief Manager	CRGB
16	Shri Arvind Yadu	Cluster Head	DCB Bank
17	Shri Amit Deshpandey	Regional Head	Eqitas Small Finnacle Bank
18	Shri Kanhaiya Agrawal	Regional Head	ESAF Small Fin Bank
19	Shri Naman Sati	Regional Head	Fin Care Small Fin Bank
20	Shri S.Rajkumar	Deputy General Manager	Indian Bank
21	Shri Rajesh Das	Chief Manager	Indian Overseas Bank
22	Shri S.Mohan Das	Deputy General Manager	Indian Overseas Bank
23	Shri Prashant Dhal	State Head	IndusInd Bank
24	Shri Prashant Shinde	Regional Head	IPPB
25	Shri Suresh Kumar	Branch Head	J & Kashmir Bank
26	Shri H.M.Takkar	Branch Head	Nagpur Nagrik Sah Bank
27	Shri Bal Mukund	Branch Head	Pragati Mah Nag Sah Bank
28	Shri Akant Khobragarhe	Assistant General Manager	Punjab & Sindh Bank
29	Shri Baldev Raj	Deputy General Manager	Punjab & Sindh Bank
30	Shri Sudipta Chatterjee	Manager	RBL Bank
31	Shri Shankarshwar	Branch Head	Tamlnand Mer.Bank
32	Shri S.R.Panda	Deputy General Manager	UCO Bank
33	Shri Ashok Kumar Das	Deputy General Manager	Union Bank of India
34	Shri Priyadatta Panigrahi	Regional Head	Yes Bank
35	Shri Mohammad Imran	State Representative	FINO payment Bank

#### Lead Distrcit Managers(LDMs)

Sr.N o.	Name	Designation	Department
1	Shri B.S. Sonak	LDM	Balod
2	Shri Madam Mohan Prasad	LDM	Balodabazar
3	Shri Ramakant Naik	LDM	Balrampur
4	Shri Santosh Ayam	LDM	Bemetara
5	Shri Ajay Dubey	LDM	Bilaspur
6	Shri Prabir Roy	LDM	Dhamtari
7	Shri A.K. Singh	LDM	Durg
8	Shri Rajeev Ranjan	LDM	Gariyaband
9	Shri Rajendra Sahu	LDM	GPM
10	Shri Petrus Orea	LDM	Jashpurnagar
11	Shri Rajan Sinha	LDM	Kabeerdham
12	Shri Nirmal Peter Ekka	LDM	Kanker
13	Shri Pradeep Kumar Shukla	LDM	Kondagaon
14	Shri Prem Chandra Mishra	LDM	Mungeli
15	Shri Prashant Sharma	LDM	Raipur
16	Shri Ajay Tripathi	LDM	Rajnangaon
17	Shri Chamorthy Kumar	LDM	Sukma
18	Shri K.M.Singh	LDM	Surguja

Annexure-B

STRUCTURE OF SLBC SUB-COMMITTEE ON FINANCIAL INCLUSION

SR No	Designation	
1	Commissioner, Labour Department	Chairman
2	Director, Institutional Finance, Government of Chhattisgarh.	Member
3	Representative, Panchayat & Rural Development	Member
4	Representative, C.G. Minor forest Produce	Member
5	Dy General Manger, Reserve Bank of India	Member
6	Dy General Manger, NABARD	Member
7	Dy General Manger and convener SLBC	Member
8	Dy General Manger, Bank of Baroda	Member Secretary
9	Regional Head, Central Bank of India	Member
10	Regional Head, Punjab National Bank	Member
11	Chairman, Chhattisgarh Rajya Gramin Bank	Member
12	Managing Director, Apex Bank	Member
13	Regional Head, ICICI Bank	Member
14	Regional Head, Axis Bank	Member
15	Regional Head, HDFC Bank	Member
16	Regional Head, Bandhan Bank	Member
17	Representative from 2 Small Finance Banks on rotation basis	Member
18	Representatives from Payment Bank	Member