

State Level Bankers' Committee, Chhattisgarh
Minutes of the 84th quarterly SLBC meeting
held on 19.01.2022

The 84th quarterly SLBC meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Smt Renu G. Pillay, IAS, Additional Chief Secretary, Department of Panchayat and Rural Development, Government of Chhattisgarh on January 19, 2022 through Video Conferencing.

The meeting was attended by Smt Alarmelmangai D, IAS, Secretary, Finance and Urban Administration and Development Department, Shri Ashish Kumar Bhatt, IAS, Secretary, Commerce and Industries, Smt Sheetal Shaswat Verma, IRS, Director, Directorate of Institutional Finance, Government of Chhattisgarh, Smt A. Sivagami, Regional Director, RBI Raipur, Dr. D. Ravindra, Chief General Manager, NABARD, Shri Binod Kumar Mishra, Chief General Manager, State Bank of India, Bhopal Circle, Shri S V Radhakrishna Rao, DGM & Convener SLBC and other Senior officers of State Government and banks and Lead District Managers. The list of the participants is attached at **Annexure-A**.

Shri Binod Kumar Mishra, Chief General Manager, State Bank of India, LHO, Bhopal welcomed all the participants. In his opening remarks he expressed gratitude towards support provided by the State Government in this tough time of pandemic, due to which banks are functioning smoothly.

The Chairperson appreciated good work done by some of the banks in the first half of the year and expected continuing the same pace in next half year also. On the other hand, she found some of the banks not performing well and expected improvement in their performance in the coming quarters.

Smt Alarmelmangai D, IAS, Secretary, Finance and Urban Administration and Development Department advised private Banks to improve their performance in Government Sponsored Schemes.

Shri Ashish Kumar Bhatt, IAS, Secretary, Commerce and Industries expressed his dissatisfaction over poor performance by private Banks in GSS specially under PMEGP.

Smt. A. Sivagami, Regional Director, RBI advised that for focused approach to increase Agri Term Loan, NABARD should explore the possibility of assigning target for Agri Term loan in Annual Credit Plan. She also advised banks to participate actively in the Financial Literacy camps to be organised by RBI during February 2022.

Dr D Ravindra, Chief General Manager, NABARD drew attention of the house towards low growth in Term Lending in Agri. segment and also suggested to finance under term lending products and urged banks to come forward to finance under Agriculture term loan.

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. as per Agenda | Action Point |
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| 1 | No action required |
| 2 | The pending action points of last SLBC meeting were discussed and further it was decided as under :- |
| 2.1 (Agenda point 2.2 as per previous minues) | <p>List of Banking Correspondents (BCs in Hindi) to be displayed at concerned District's website –List of BCs has been displayed in website of Balod, Dantewada, Kondagaon and Rajnandgaon districts. LDMs of other districts were advised to complete the task with the help of respective District administration. All concerned LDMs were instructed to submit confirmations in this regard to SLBC before 15.02.2022.</p> <p style="text-align: right;">Action : LDMs, SLBC to coordinate with LDMs</p> |
| 2.2 (Agenda point 2.3 as per previous minues) | <p>Development of centralized portal for BC grievance redressal – It was advised to the house that the portal has not yet been made functional. The Chair suggested to the concerned department to do the needful at the earliest.</p> <p style="text-align: right;">Action: Deptt. of P & RD, All Banks and SLBC</p> |
| 2.3 (Agenda point 2.4 as per previous minues) | <p>Development of web based Revenue Recovery Certificate (RRC) System–House was apprised with the status of action that, the Revenue Department is in the process of calling a meeting with DIF and nominated officials of the selected banks to draft SOP so that the said portal can be developed. The Chair advised to complete the task at the earliest.</p> <p style="text-align: right;">Action: DIF, Revenue Department, SLBC</p> |
| 2.4 (Agenda point 2.5 as per previous minues) | <p>Revamp of Lead Bank Scheme (LBS) - New data collection System–It was advised to the house that the Apex Bank is the only bank left to migrate to new data collection system. The Chair advised Apex Banks to complete the task by 31.01.2022</p> <p style="text-align: right;">Action-Apex Bank</p> |
| 2.5 (Agenda point 2.7 as per previous minues) | <p>Web based portal for effective follow-up and strict monitoring of Government Sponsored Scheme (GSS) proposals- The Chair advised DIF to take up with concerned dept to expedite development of web portal so as to monitor/ensure progress in sanction / disbursement in GSS.</p> <p style="text-align: right;">Action : Convenor SLBC Sub Committee GSS & SLBC, DIF to Cordinate</p> |
| 3 | Status of opening of banking outlets in Unbanked Villages as per 5 km criteria and progress under RBI FIP roadmap for coverage of villages with population |

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| | <p>below 2000 – As per Government of India instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 57 villages are yet to be covered as on 31.12.2021. (Source: DFS GIS Mapping)</p> <p>Addressing the challenges faced by the Banks with respect to Data and Road connectivity in some villages, the Chair instructed the DIF to follow up with the Deptt. of telecom and instructed the concerned Banks to open banking outlets by 15.02.2022 in the villages where connectivity issues are not there. DIF advised SLBC to ascertain the reasons for 32 villages turning uncovered after being covered by banking services. RBI suggested to take services of trained Bank sakhis of SRLM department as BC.</p> <p style="text-align: right;">Action – SLBC, Allottee banks, DIF</p> |
| 4 | <p>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh – The Chair expressed dissatisfaction as there is no progress since last SLBC meeting, still 5 Branches are pending for opening.</p> <p>The Chair instructed the concerned banks to honor the decision of opening Bank Branches in these places. She categorically advised these Banks to open the Branches before next SLBC meeting. The Chair advised DIF to takeup with DFS and Bank’s headoffices if required.</p> <p style="text-align: right;">Action : DIF, SLBC, All allottee Banks</p> |
| 5 | <p>Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat bhavan in the 8 worst LWE affected districts – On the issue of deployment of BC in all Gram Panchayat in LWE area and opening of Bank Branch/ATM/BC in the vicinity of CAPF camps, the Chair advised to provide the list of such villages and CAPF camps where Banking outlet is feasible and arrange for deployment of BC as early as possible.</p> <p style="text-align: right;">Action – LWE districts LDMs, SLBC</p> |
| 6 | <p>Banking at a glance in Chhattisgarh (Key Indicators)- The Chair observed that Agri advances and Small & Marginal farmer’s advances is below the Benchmark set by RBI. Further, while detailed discussion held on the issue, NABARD was requested to allot targets for Agricultural Term Loan also, in State Focus Paper for the year. She also urged banks to achieve the Benchmark.</p> <p style="text-align: right;">Action: All Banks, NABARD</p> |
| 7 | <p>Banking Infrastructure in Chhattisgarh Reconciliation of number of Bank Mitras deployed in Chhattisgarh: A slight progress was reported in reconciliation of the Number of Bank mitra. Still there is a difference of 4691 the Chair advised all Banks to reconcile the position of BCs reported to SLBC vis a vis DBT GIS portal before next SLBC meeting. Figure reported by Bank: 21312 As per DBT GIS portal: 16621</p> <p style="text-align: right;">Action: All Banks and Fino Payment Bank</p> |
| 8 | No action required |

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| 9 | <p>Review of Performance under Annual Credit Plan (ACP) 2021-22 - The Chair appreciated the overall ACP achievement but raised its concern over Agri segment achievement as it is below the bench mark of RBI. Specially in case of CRGB it is far below. The Chair advised all banks to achieve their segment wise targets.</p> <p style="text-align: right;">Action- All Banks, SLBC</p> |
| 10 | <p>Priority Sector advances - It was informed to the house that at state level, share of PSA to the total advance is 47.68%. However 07 banks are individually below the bench mark. The Chair advised all such banks to initiate measures to improve their performance.</p> <p style="text-align: right;">Action: All Banks whose PSA is below 40%</p> |
| 11 | <p>No action required</p> |
| 12 | <p>Flow of credit to MSME: Status of finance under PMSvanidhi was shared with the house. 5269 applications are either pending or re-sent for correction to the concerned agency. Also a concern over rising NPA under this scheme was discussed in the house.</p> <p>The Chair advised immediate action and advised to resolve pendency under PMSVANIDHI scheme by 15.02.2022.</p> <p style="text-align: right;">Action : All Banks</p> |
| 13,14, 15 & 16 | <p>No action required</p> |
| 17 | <p>Credit Deposit Ratio – The Chair discussed with each bank having CD ratio less than 60% and also with LDMs of district having CD ratio less than 40%.</p> <p>Referring to a recent meeting on CD Ratio, RD RBI advised that efforts for establishing new RSETIs in 10 districts should be expedited so that trained youth can avail credit from the banks which will be helpful in improving CD ratio of the Banks as well as the districts. LDMs of the districts having CD ratio less than 40% were instructed to submit Moniterable Action Plan to SLBC. The Chair also advised RBI to monitor the districts having CD ratio less than 40% and help them in achieving 40% CD ratio.</p> <p style="text-align: right;">Action: All Banks, LDMs, RBI and all three Lead Banks for establishing new RSETI</p> |
| 18 | <p>Position of NPA- PMSVANidhi NPA percentage is high under the scheme. The Chair advised Urban Administration and Development Department to provide support to banks to reduce NPA in PMSVANidhi</p> <p style="text-align: right;">Action: All Bank, Urban Administration and Development Dept</p> |
| 19 | <p>Issues Remaining unresolved at DCC / DLRC meeting- The Chair observed that DCC / DLRC meetings are not conducted timely in a few districts and advised that such meetings must be conducted as per the instructions contained in the Lead Bank Scheme circular of RBI.</p> <p style="text-align: right;">Action- LDMs</p> |
| 20 | <p>PRAGATI: Review of Social security scheme (Pradhan Mantri Jeevan Jyoti</p> |

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| | <p>Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana) and Claims of PMJJBY and PMSBY - House was informed about the low claim percentage in these schemes. The Chair expressed its concern and advised banks to pass on the SOP to the operating level. Also to ensure that whenever branch official comes to know about the death of account holder, his/her account should be checked for such insurance and accordingly their family members should be informed.</p> <p style="text-align: right;">Action: All Banks</p> |
| 21 | No action required |
| 22 | <p>Minutes of SLBC subcommittees- DIF advised that subcommittee meetings should be convened timely. So that Necessary feedback/suggestions can flow to SLBC forum.</p> <p style="text-align: right;">Action: Convener of subcommittee</p> |
| 23 | <p>Determination of Crop duration for each crop- The issue was discussed in the meeting of subcommittee of Agriculture held on 13.01.2022 After receipt of the minutes of the meeting, further action will be taken accordingly.</p> <p style="text-align: right;">Action – SLBC, NABARD</p> |
| 24& 25 | No action required |
| 26 | <p>PMSVAMITVA scheme- Convener SLBC advised the house that on this issue a meeting with major Banks were held and all banks opined that they will obtain their law department opinion on this issue. The Chair advised all Banks to obtain the opinion by 31.01.2022 and then conduct a meeting with DIF.</p> <p style="text-align: right;">Action- All Banks and SLBC</p> |
| 27 | No action required |
| 28 | <p>Exemption of stamp duty for PMSVANIDHI- SLBC convener advised the house that matter has been taken up by DIF with Revenue Dept. The Chair advised that as PMSVANIDHI scheme is under Urban Administration and Development Department so Urban Administration and Development Dept can take up the matter on this issue.</p> <p style="text-align: right;">Action- SLBC, Urban Administration and Development Dept</p> |
| 29 | <p>Progress in Sustainable Deveopment Goals – The progress under the parameters of SDG for the State were reviewed. Director, DIF mentioned the requirement of data pertaining to number of banking outlets operating in the State in calculating the performance under . The Chair advised SLBC to collect data on a quarterly basis in respect of Banking Outlets operating in the State as per RBI's definition and submit it to DIF.</p> <p style="text-align: right;">Action – SLBC and banks</p> |
| 30 | No action required |
| 31 | <p>Government Sponsored Scheme- The Chair advised all the Banks to clear pendency in Government sponsored schemes and achieve the target.</p> <p style="text-align: right;">Action- All Banks</p> |
| <p>The meeting concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC convener.</p> | |
