

State Level Bankers' Committee, Chhattisgarh  
Minutes of the 85<sup>th</sup> quartely SLBC meeting  
held on 30.03.2022

The 85th quarterly 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 March 30, 2022 in virtual mode.

The meeting was attended by Smt Alarmelmangai D, IAS, Secretary, Finance and Urban Administration and Development Department, Smt. Sheetal Shaswat Verma, IRS, Director, Directorate of Institutional Finance, Government of Chhattisgarh, Smt Reeny Ajith, Regional Director, RBI Raipur, Shri Binod Kumar Mishra, Chief General Manager, State Bank of India, Bhopal Circle, Smt. Geeta Tripathi, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri S V Radhakrishna Rao, DGM & Convenor SLBC and other Senior officers of State Government, 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 participants.

Regional Director, RBI in her opening remarks appreciated the Banks for increasing credit flow in the State. She advised the banks to cover the unbanked villages on priority and also advised SLBC to include district wise ACP achievement from next SLBC meeting onwards. She also instructed Banks to ensure timely submission of data to SLBC.

The Chairperson appreciated the achievement in some key indicators at State level but urged the banks to strive hard in other indicators where achievement is below the benchmark. Also instructed the Banks to individually achieve the benchmark set by RBI. Chair advised SLBC to rank districts of the State on key indicators from next meeting onwards. Also the comparison of major benchmark indicators of our State with that of other states of the country was advised to be shown from next meeting.

An interactive discussion was held in the meeting and the following action points were emerged : -

<b>Action Point No. as per Agenda</b>	<b>Action Point</b>
1	Adoption of the minutes of 84th SLBC meeting held on 19.01.2022 <b>No action required</b>



2	The pending action points of last SLBC meeting were discussed and further it was decided as under : -
2.1	<b>List of Banking Correspondents (BCs in Hindi) to be displayed at concerned District's website</b> –As only 6 districts data have been uploaded on district webpage so Chair advised DIF to take up the matter with the concerned Districts and to complete the task within a time line. <b>Action : LDMs, SLBC, DIF to coordinate</b>
2.3	<b>Development of web based Revenue Recovery Certificate (RRC) System</b> –House was apprised with the status of action taken by DIF and Land record dept. The State Government is developing its own portal for RRC by using the features of Bhuiyan Portal & Revenue court system. The work will begin at the earliest. <b>Action: DIF, Land record dept, SLBC</b>
2.4	<b>Revamp of Lead Bank Scheme (LBS) - New data collection System</b> –In the last SLBC meeting held on 19.01.2022 Chair had instructed Apex bank to migrate to new data collection system by 31.01.2022 but Apex bank has failed to migrate new data collection system. Now, Apex Bank has assured the house that March-22 data will be submitted through new data collection system. <b>Action-Apex Bank</b>
2.5	<b>Web based portal for effective follow-up and strict monitoring of Government Sponsored Scheme (GSS) proposals</b> - MD, NRLM informed the house that web portal development is under process, it will be made functional very soon. <b>Action : Convenor SLBC Sub Committee GSS</b>
3	Minutes of SLBC sub committees <b>No action required</b>
4	<b>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 below 2000</b> – As per Government of India's instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 49 villages are yet to be covered as on 28.02.2022. (Source: DFS GIS Mapping)  Chair reviewed bank wise position. CRGB was instructed to attend meeting with complete data from next SLBC meeting / review. Some banks raised the issues regarding poor connectivity in the allocated villages and also very low population. Chair advised DIF to hold a meeting with all allottee Banks, concerned District Collectors and Department of Telecommunication and may take up the issues with DFS, if required. <b>Action – SLBC, Allottee banks, DIF</b>
5	<b>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh</b> –House was apprised about the status of expansion of bank branch in LWE affected districts. Chair reviewed the position of BOB, HDFC, RBL and DCB Bank. Chair advised DIF to take up the matter of HDFC bank and DCB bank with respective District Collector and Bank's Head Office and accordingly issue the instructions to these two Banks.



	<b>Action : DIF, SLBC, All allottee Banks</b>
6	<p><b>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</b> – On the issue of opening/ deployment of Bank Branch/ATM/BC in the vicinity of CAPF camps and deployment of BC in all Gram Panchayats in LWE area house was advised that feasible CAPF camps and Gram Panchayat locations have been allocated to the Banks by Lead District Managers in their District's DCC meeting. All banks have been apprised with their allocated locations. Banks have to open Bank Branch/ATM/BC in the vicinity of CAPF camps and in Gram Panchayats.</p> <p style="text-align: right;"><b>Action – Allottee Banks, LWE districts LDMs, SLBC</b></p>
7	<p><b>Banking at a glance in Chhattisgarh (Key Indicators)</b> -Achievement in key indicators were presented to the house. Chair advised banks which are below the benchmark in key indicators (CD ratio, PSA, Agri adv, Adv to small &amp; Marginal farmers, Adv to micro enterprises, Adv to weaker section) to achieve at least benchmark level set by RBI. Chair advised Banks that performance below benchmark set by RBI is not acceptable.</p> <p>There are 8 districts where CD ratio is less than benchmark of 40%. Chair advised all banks operating in these districts to achieve benchmark CD ratio of 60%. Chair advised SLBC to present comparative data on this parameter as State vis-a-vis national status. Chair requested RBI for necessary data support.</p> <p style="text-align: right;"><b>Action: All Banks, SLBC, RBI, LDM of district having CD ratio less than 40%</b></p>
8	<p><b>Banking Infrastructure in Chhattisgarh</b>  <b>Reconciliation of Number of Bank Mitras Deployed in Chhattisgarh</b> - DIF raised the issue of non reconciliation of Banking infrastructure data in DBT GIS portal. Chair advised the Banks to reconcile their position of Bank Branch/ATM/BC in DBT GIS portal.</p> <p>BC Figure Reported By Banks as on 28.02.2022 - 22994  BC Figure As per DBT GIS Portal as on 28.02.2022 - 18716</p> <p style="text-align: right;"><b>Action: All Banks and Fino Payment Bank</b></p>
9	<p>Deposit &amp; Advances</p> <p style="text-align: right;"><b>No action required</b></p>
10	<p><b>Credit Deposit Ratio</b> – Chair obtained feedback from low performing banks and districts and advised them to prepare a Monitorable action plan (MAP) and ensure meaningful working to achieve the benchmarks prescribed by RBI. Chair advised LDMs of all such districts to discuss the issues with low performing banks in DCC meeting and share MAP with the District Collector also.</p> <p>SLBC convenor advised the house that RBI is convening meeting on CD ratio with the concerned Banks, LDMs and their Lead Banks</p> <p style="text-align: right;"><b>Action: All Banks, LDMs</b></p>



11	<p><b>Review of Performance under Annual Credit Plan(ACP) 2021-22</b> –Chair raised its concern over low ACP achievement in Agri sector. House was informed that there are 11 Banks whose performance in ACP is below the required level. Chair advised low performing Banks to achieve ACP target in all three sectors. RBI advised that district wise ACP achievement should also be included in the agenda.</p> <p style="text-align: right;"><b>Action- All Banks, SLBC</b></p>
12	<p><b>Priority Sector advances-</b> It was informed to the house that share of PSA to the total advance is 46.36% during the quarter. However, 08 banks are individually below the benchmark level. Chair advised these banks to take necessary steps to improve their performance.</p> <p style="text-align: right;"><b>Action: All Banks having PSA below 40%</b></p>
13	<p>Agriculture Advances</p> <p style="text-align: right;"><b>No action required</b></p>
14	<p>Flow of credit to MSMEs</p> <p style="text-align: right;"><b>No action required</b></p>
15	<p>Flow of credit for affordable housing</p> <p style="text-align: right;"><b>No action required</b></p>
16	<p>Grant of Education Loan</p> <p style="text-align: right;"><b>No action required</b></p>
17	<p>Advances to Weaker Sections</p> <p style="text-align: right;"><b>No action required</b></p>
18	<p>Review of Progress under other components of ACP</p> <p style="text-align: right;"><b>No action required</b></p>
19	<p><b>Position of NPA-</b> Chair observed that NPA % vis a vis last quarter has not gone up but advised SUDA to help banks in recovery of PMSVANIDHI NPA. SLBC convenor requested the Chair for early establishment of DRT in the State. Chair advised DIF to look into the matter.</p> <p style="text-align: right;"><b>Action: All Bank, Urban Administration and Development Dept, DIF</b></p>
20	<p>Issues remaining unresolved at DCC/DLRC meeting</p> <p style="text-align: right;"><b>No action required</b></p>
21	<p><b>PRAGATI: Review of Social security scheme (Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana) and Claims of PMJJBY and PMSBY</b> –Claim data in PMJJBY/PMSBY presented to the House. Chair advised the Banks to do the needful whenever they come to know about deceased account holder covered with PMJJBY/PMSBY. Banks should also conduct awareness camps for PMJJBY/PMSBY.</p> <p style="text-align: right;"><b>Action: All Banks</b></p>
22	<p>Targeted Financial Inclusion Intervention Programme (TFIIP)</p> <p style="text-align: right;"><b>No action required</b></p>
23	<p>Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME)</p> <p style="text-align: right;"><b>No action required</b></p>
24	<p><b>PMSVAMITVA scheme-</b> Convenor SLBC advised that only SBI, BOB, CBI, PNB and CRGB has submitted its legal opinion. Chair advised DIF to have a meeting with the</p>



	banks in this regard.	<b>Action- All Banks, SLBC, DIF</b>
25	<b>Progress in Sustainable Development Goals</b> – DIF advised that data given by DFS does not match with the data presented in SLBC so all Banks must reconcile their Bank Branch/ATM/BC with DBT GIS portal. SLBC should present the data of SDG indicators for LWE and Non LWE district separately.	<b>Action – SLBC and banks</b>
26	<b>Financial literacy camps by Financial literacy centers (FLCs) and Rural branches</b> –Chair advised SLBC to present comparative data with previous quarter.	<b>Action – SLBC</b>
27	<b>Status of funding of Projects under AHIDF scheme of DAHD, GoI</b> – House was briefed about the scheme. Chair advised to monitor such projects in SLBC subcommittee on Agriculture.	<b>Action- NABARD</b>
28	Saturation programme for Balrampur District	<b>No action required</b>
29	National Rural Livelihood Mission (NRLM):	<b>No action required</b>
30	National Urban Livelihood Mission (NULM)	<b>No action required</b>
31	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana	<b>No action required</b>
32	Dairy Entrepreneurship Development Scheme (State Government)	<b>No action required</b>
33	Prime Minister's Employment Generation Programme (PMEGP)	<b>No action required</b>
34	Mukhya Mantri Yuva Swarojgar Yojana	<b>No action required</b>
35	Pradhan Mantri Mudra Yojana (PMMY)	<b>No action required</b>
36	Stand-Up India	<b>No action required</b>
37	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) Education Loans	<b>No action required</b>
38	<b>Progress under various digital delivery channels</b> – Chair advised SLBC to present comparative data of state with national average.	<b>Action – SLBC</b>
39	KCC Loan	<b>No action required</b>
40	<b>Activities conducted in RSETIs</b> – House was advised that out of 10 districts, where new RSETIs have to be formed, in 03 districts land has been allotted by the district administration and in other districts land allotment is under process. Chair advised MD SRLM and DIF to take up the matter with the concerned district administrations. On issue of pending RSETI expenditure reimbursement, MD SRLM advised that issue will be resolved in the month of April 2022	<b>Action – Lead Banks, DIF, MD SRLM</b>

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**Any Other issue with the permission of Chair – Director, DIF proposed that responsibility of convening of Sub Committee meeting of SLBC on GSS should be vested with Central Bank of India. The Chairperson also agreed to the proposal. DGM, Central Bank of India accepted the proposal.**

**Action – SLBC, Central Bank of India and SRLM**

The meeting concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC convenor.

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