

**State Level Bankers' Committee, Chhattisgarh**  
**Minutes of the 87<sup>th</sup> quartely SLBC meeting**  
**held on 10.10.2022**

The 87th quarterly meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Subrat kumar sahuo, IAS, Additional Chief Secretary, Department of Panchayat & Rural Development, Government of Chhattisgarh on October 10, 2022 at Mantralaya (S0-12), Nava Raipur Atal Nagar.

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. Suparna Tandon, Chief General Manager, NABARD, Shri. Mohan Rawat, DGM, RBI Raipur, Shri. Niraj Prasad, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri. D K Upadhyay, DGM & Convenor SLBC, Shri. Rakesh Yadav, DGM, SBI and other Senior officers of State Government, banks and Lead District Managers. The list of the participants is attached at **Annexure-A**.

Shri. Niraj Prasad, General Manager, State Bank of India, LHO, Bhopal first of all welcomed Shri. Subrat Kumar sahuo and expressed his sincere thanks to him for giving the opportunity for conducting this meeting in physical mode after a long time. He also welcomed all the participants and highlighted the performance of State. In his opening remarks he expressed gratitude towards the State Government for their support and providing good business environment which enabled us to perform well during the current quarter. Special focus of his speech was on achievement of ACP, Priority Sector Lending, CD Ratio and enhancing the Agri advance as well as on the Digitisation in the state and commitment of member Banks towards financial development of the State.

Shri. Mohan Rawat, DGM, RBI advised that SLBC Sub-committee should be held more often so that any important issues or outcome of the discussion held in the Sub-Committee meeting can be put-up to subsequent Quarterly SLBC meeting.

For "Declaration of Crop Duration In Chhattisgarh", Smt. Suparna Tandon, CGM,NABARD informed the house that recommendation is still awaited.

The Chairperson advised that Govt priority (like coverage of unbanked villages, opening of Branch in LWE area, deployment of BC in the vicinity of CAPF camp and in Gram Panchayat, Opening of Brick & Mortar Branches) should be met within the time line and said that if any Banks need support from him, they can talk to him, he will arrange for the neceasy support.He proposed to review the status after 1<sup>st</sup> Nov'2022 with the concerned

Banks in above-mentioned areas. He emphasised on opening of Brick & Mortar Branches in 5 newly identified locations by DFS. Banks were asked to provide the timeline for the completion of the task. SLBC has been advised to recheck the Unbanked data as there are 103 Unbanked villages are pending by GOI. Also proposed to show Unbanked status in the state without BCs from the next SLBC quarterly meeting.

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
1	Adoption of the minutes of 86th SLBC meeting held on 30.06.2022 <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> – SLBC has submitted district wise data of all BCs to DIF as per Chair's instruction for onward submission to NIC through e-mail dated 03.08.2022 for uploading in the District's website and the same has been forwarded to NIC by DIF on 14.09.2022. <b>No action required</b>
2.2	<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. Director, DIF has written a letter to Directorate of Land Records on 14.09.2022 for updating the action taken as per the minutes of last SLBC meeting dated 30.06.2022 on the captioned subject. <b>No action required</b>
2.3	<b>Revamp of Lead Bank Scheme (LBS) – New data collection System</b> – In the current quarter APEX Bank has uploaded all the files except NPA & Weaker Section file in new data collection system. APEX bank is facing technical issues in compilation of data which may be resolved by next SLBC meeting. <b>No action required</b>

3	<p><b>Minutes of SLBC sub committees</b> – On the issue of non-convening of meeting of Agri subcommittee of SLBC, DGM, RBI advised that SLBC Sub-committee should be held more often so that any important issues or outcome of the discussion held in the Sub-Committee meeting can be put-up to subsequent Quarterly SLBC meeting.</p> <p style="text-align: right;"><b>Action: NABARD</b></p>
4	<p><b>Status of opening of banking outlets in Unbanked Villages as per 5 km criteria</b> – As per Government of India’s instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 42 villages are yet to be covered as on 31.08.2022. (Source: DFS GIS Mapping)</p> <p>Chair deliberated that there are 103 Unbanked villages are pending in the state as per GOI. He advised SLBC to recheck the Unbanked data and also instructed to show the Unbanked status in the state without BCs from the next SLBC quarterly meeting.</p> <p style="text-align: right;"><b>Action – SLBC, DIF</b></p>
5	<p><b>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh</b> – Chair reviewed the status &amp; proposed to review the status after 1<sup>st</sup> NOV’22. The chair emphasised on opening of Brick &amp; Mortar branches in newly identified 5 locations by DFS. The allotted banks were asked to provide the timeline for the completion of the task. Union Bank of India &amp; Bank of India has proposed to complete the task by 31<sup>st</sup> Jan’2023. CRGB &amp; AXIS Bank Ltd has assured to open by 31<sup>st</sup> Dec’2022. Kotak Mahindra Bank which was earlier allotted to IDFC FIRST Bank didn’t gave any response on the subject.</p> <p style="text-align: right;"><b>Action – SLBC, DIF, All Allottee Banks</b></p>
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 Bhawan in the 8 worst LWE affected districts</b> – Progress made by the Banks in deployment of BC in these locations were presented to the House. Banks informed that suitable person are not available for BC.</p> <p>The chair expressed dissatisfaction over non feasibility of GP and CAPF Camps with GP. He advised LDMs to explore the reason for the same and should be discussed in DLCC meeting. Kanker &amp; Kondagaon LDMs has been instructed by chair to review the position and submit the data again to SLBC by 31.10.2022.</p> <p style="text-align: right;"><b>Action – Allottee Banks, LWE districts LDMs, SLBC</b></p>
7	<p><b>Reconciliation of Bank Mitras deployed in Chhattisgarh</b> – Data of BC reported by Banks to SLBC vis a vis data in DBT GIS portal was presented to the house. FINO payment Bank, PAYTM payment Bank and RBL Bank has the major difference. Both</p>

	<p>(FINO &amp; RBL) Banks were advised to reconcile the figure by the end of October' 2022 and advised other Banks to reconcile their position immediately. PAYTM payment Bank was absent in the meeting.</p> <p>BC figure reported by RBL to SLBC: 12289  BC figure reported by RBL in DBT GIS portal : NIL  BC figure reported by FINO to SLBC: 13821  BC figure reported by FINO in DBT GIS portal : 10181  BC figure reported by PAYTM to SLBC: 1022  BC figure reported by PAYTM in DBT GIS portal : NIL</p> <p><b>Action: RBL Bank, FINO &amp; PAYTM payment Bank and other concerned Banks</b></p>
9	<p><b>Credit Deposit Ratio</b> – The house requested to maintain the benchmark set by RBI i.e 60% for Banks &amp; 40% for Districts.</p> <p><b>Action: All Banks, LDMs</b></p>
10	<p><b>Review of Performance under Annual Credit Plan (ACP) 2022-23</b> – The chair instructed the house that ACP achievement of previous meeting should be presented to the house from the next SLBC meeting so that comparative analysis can be done. He also advised to include break up of PS &amp; NPS to the house.</p> <p><b>Action: SLBC</b></p>
13	<p><b>Flow of credit to MSME</b> – Status of finance under PMSvanidhi was shared with the house. Shri Ayyaj Tamboli, Sp. Sec. Agriculture, Govt. of C.G has raised an issue with HDFC Bank Ltd. for non sanctioning of applications. He advised that bank may move with the help of Govt. agencies for sanctioning of applications in Camp mode. HDFC Bank Ltd has been advised to re-submit the comment again on its huge pendency. All other banks also has been advised to fix a date for second dose loan in camp mode preferably after Diwali and Govt. will extend their help in sending the borrower to the camp.</p> <p><b>Action: All Banks &amp; HDFC Bank Ltd</b></p>
18	<p><b>Position of NPA</b> – Position of NPA was presented to the house. Chair instructed SLBC to present detailed report on the NPA viz. break up of NPA by Sector Wise like NPA in PS, Weaker Section &amp; Category wise NPA.</p> <p><b>Action: SLBC</b></p>
19	<p><b>Issues Remaining unresolved at DCC / DLRC meeting</b> –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><b>Action- LDMs</b></p>
20	<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</p>

	House. Chair advised to provide bank wise district wise data to collectors. <b>Action: SLBC</b>
<b>21</b>	Targeted Financial Inclusion Intervention Programme (TFIIP) <b>No action required</b>
<b>22</b>	Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME) <b>No action required</b>
<b>23</b>	PMSVAMITVA scheme <b>No action required</b>
<b>24</b>	Progress in Sustainable Deveelopment Goals – <b>No action required</b>
<b>25</b>	Financial literacy camps by Financial literacy centers (FLCs) and Rural branches <b>No action required</b>
<b>26</b>	National Rural Livelihood Mission (NRLM): <b>No action required</b>
<b>27</b>	National Urban Livelihood Mission (NULM) <b>No action required</b>
<b>28</b>	Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana <b>No action required</b>
<b>29</b>	Dairy Entrepreneurship Development Scheme (State Government) <b>No action required</b>
<b>30</b>	Prime Minister’s Employment Generation Programme (PMEGP) <b>No action required</b>
<b>31</b>	Mukhya Mantri Yuva Swarojgar Yojana <b>No action required</b>
<b>32</b>	Pradhan Mantri Mudra Yojana (PMMY) <b>No action required</b>
<b>33</b>	Stand-Up India <b>No action required</b>
<b>34</b>	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) Education Loans <b>No action required</b>
<b>35</b>	Progress under various digital delivery channels <b>No action required</b>
<b>36</b>	KCC Loan & Crop Insurance Under PMFBY <b>No action required</b>
<b>37</b>	Activities Conducted In RSETIs <b>No action required</b>
<b>38</b>	Any Other Issue With The Permission Of Chair <b>No action required</b>

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

