

State Level Bankers' Committee, Chhattisgarh
Minutes of the 88th quarterly SLBC meeting for Sep 2022 Qtr
held on 16.01.2023

The 88th quarterly meeting for September 2022 of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri R.Prasanna, (IAS), Secretary, Department of Panchayat & Rural Development, Government of Chhattisgarh and Co-Chaired by Smt. Reeny Ajith, Regional Director, RBI on January 16, 2023 at Mantralaya (S-0-12), Atal Nagar, Nava Raipur.

2. The meeting was attended by, Shri Mukesh Kumar Bansal, IAS, Joint Secretary, FI DFS, Shri Kamalpreet Singh, IAS, Agriculture Production Commissioner & Secretary Agriculture, Govt of Chhattisgarh, Smt. Sheetal Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Govt of Chhattisgarh, Smt. Suparna Tandon, Chief General Manager, NABARD, Raipur, Shri Naveen Rawat, Deputy General Manager (FI), State Bank of India, Bhopal Circle, Shri.D K Upadhyay, DGM & SLBC Convenor and other senior officials of State Government, member banks and Lead District Managers. The list of the participants is attached at Annexure- A.

3. Shri D K Upadhyay, Deputy General Manager & Convenor, SLBC, Chhattisgarh welcomed the Chairperson Shri. Prasanna R, Secretary, Panchayat and Rural Development and Shri. Mukesh Kumar Bansal, Joint secretary, FI-DFS. He expressed his sincere thanks for giving opportunity for conducting this meeting in physical mode. Shri Naveen Rawat, DGM (FI) and representative from SBI, Local Head Office, Bhopal also welcomed all the participants and highlighted the performance of State during the September 2022 quarter. In his opening remarks he expressed sincere gratitude towards the State Government for their support and providing good business environment which enabled Banks to perform well during the quarter. He highlighted the performance of banks in achievement of ACP, CD Ratio and enhancing the agri advances as well as progress in promotion of digital banking in the State.

4. Smt. Renny Ajith, Regional Director, RBI advised that SLBC quarterly meeting & Sub Committee meetings should be held as per the calendar of the meetings. State Bank of India and Chhattisgarh Rajya Gramin Bank should make best efforts to achieve benchmark level of CD Ratio, Priority Sector Lending targets and sub targets under PSL. The banks should focus on BC activation and fixed remuneration to be paid to BCs in LWE Districts. She briefed the forum about the draft model land leasing act prepared by NITI Aayog.

5. Smt. Suparna Tandan, CGM, NABARD advised that a huge potential in agri sector (both in Crop loans & Term loans) exist in the State. The banks should make efforts to achieve the benchmark level in Agriculture & Priority Sector Lending targets. The banks should focus on financing to FPOs. The KCC saturation drive should be given another thrust in animal husbandry, dairy and fisheries. The beneficiaries of PM-Kisan Yojana should be provided KCC on priority basis. She informed the forum that Ministry of

Agriculture has provided a portal for entering the details of KCC beneficiaries so that the interest subvention claim can be processed seamlessly by the Gol.

6. The crop duration obtained from Agriculture Department was placed before the committee for various crops grown in the State so that the same can be considered under IRAC norms by banks. The forum approved the crop duration provided by the Agriculture department, Govt. Of Chhattisgarh as per Annexure "B" enclosed.

7. Shri Kamalpreet Singh, IAS, Agriculture Production Commissioner & Secretary Agriculture advised that in last Sub-committee meeting of Agriculture only a few banks representatives had attended the meeting. He advised SLBC and Convenor of Agri Subcommittee to ensure that all banks representatives should attend Sub-committee meetings positively so that fruitful discussion can be made.

8. He also advised SLBC & NABARD to prepare a hassle free SOP to sanction KCC to the remaining beneficiaries under PM-Kisan Scheme without demanding documents from farmers. The banks may use the kisan portal (Bhuiyan) of CG Govt. instead of obtaining documents from individual farmers. This will lead to easy and speed disbursal of KCC loans to farmers as already implemented in the Karnataka State by the banks.

8. He also focussed on wide publicity of Millet products. He informed that the Scale of Finance (SOF) for millets has been decided by State Government and banks to promote loans for millets to the farmers through FPOs. He advised Chhattisgarh Rajya Gramin Bank & Central Bank of India to improve the CD Ratio as it is below the benchmark level. He also advised that there are huge pendency under KCC Animal Husbandry, dairy and fisheries. He also advised banks to finance under RIPA projects and for bee-keeping. He also advised that co-operative societies, SHGs should be given preference in appointment of BCs in villages.

9. Mukesh Bansal, IAS Joint Secretary, (FI) DFS advised that SLBC to provide villagewise BC data and the banks to promote existing BCs so that the viability of the existing BCs is ensured. SLBC should take up the matter with banks for SHG loans for fisheries under KCC Saturation drive. NABARD to organise workshop with the help of State Bank of India for exploring the benefits of Kisan Portal (Bhuiyan) for easy and speedy disbursal of KCC loans to farmers under PM-Kisan Scheme.

10. The Chair advised that banks should adhere to the time norms for acheiving the targets in case coverage of unbanked villages, opening of bank branches in LWE areas, deployment of BCs in the vicinity of CAPF camps and in Gram Panchayats, opening of brick & mortar branches. He advised to open brick & mortar bank branches in 5 newly identified locations by DFS within the timeline. The Department of Telecom has been advised to provide the data of villages in State where network connectivity is available in the State to SLBC.

11. LDM Mahasamund raised the issue of difficulty in financing KCC under AHDF in Apex Bank since the farmers do not own land. Apex Bank advised that as per their banks bylaws every farmers should own land while availing loan under KCC to AHDF. Chairperson advised Apex Bank to follow the KCC guidelines and amend bylaws suitably in accordance with KCC guidelines prescribed by Govt of India and RBI.

12. The 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 87th SLBC meeting held on 10.10.2022 No action required
2	The pending action points of last SLBC meeting were discussed and further it was decided as under : -
2.2	Development of web based Revenue Recovery Certificate (RRC) System- House was apprised with the status of action taken by Land Record Dept. The representative from the department informed the house that the development of web based RRC system will be completed in two months. The Chair advised to complete the task in time bound manner and necessary support can be taken from concerned departments for development of such system. Action: Land Record Department and Revenue Dept.
3	Minutes of SLBC Sub-committee: The SLBC Sub-Committee meetings are required to be conducted regularly. The SLBC Sub-committee meetings of GSS and Agriculture for September 2022 quarter have not been conducted till now. The Chairperson advised convenors of these subcommittees to conduct them at the earliest. Action-Central Bank of India, NABARD
4	Status of opening of Banking outlets in unbanked villages as per 5 km criteria As per Government of India's instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 26 villages are yet to be covered as on 31.12.2022. (Source: DFS GIS Mapping) The Chair reviewed bank wise position. Some banks raised the issues regarding poor connectivity in the allocated villages. The Chair advised banks for coverage of the villages where network connectivity is not an issue. Action – SLBC, Allotted banks
5	Status of expansion of bank branch network in LWE affected districts of Chhattisgarh – The Chair took the feedback from all the concerned Banks.

	<p>Usur: ICICI Bank advised that the building is not available for opening of new branch. The Chair advised ICICI Bank to visit the Alloted Usur Village and finalise building and open Brick & Mortar branch as soon as possible.</p> <p>Timed: Bank of Baroda informed that bank branch will be opened by 31/01/2023.</p> <p>Chintalnar: Axis Bank Ltd informed that they will open the branch by 15/02/2023.</p> <p>Sadra Bodenar: HDFC Bank advised that the there is already BC running in that village and they will covert the BC into Brick & Mortar branch by 31/01/2023.</p> <p>DFS via its email dated 18/07/2022 has identified 363 locations across the country for opening of Brick and Mortar branches among the banks. Accordingly 5 locations have been identified in Chhattisgarh. These locations have been allotted to various banks as under:</p> <p>Dagauri: Union Bank of India – 31.01.2023. Sadhwani: Kotak Mahindra Bank – 30.04.2023. Jalke: AXIS Bank Ltd – 15.02.2023</p> <p>The Chair advised that banks to open bank branches within the timeline.</p> <p style="text-align: right;">Action – SLBC, All Allotted Banks</p>
6	<p>Deposit and Advances: The Joint Secretary, FI-DFS advised SLBC to present data in respect of Government Deposits held by Private Sector Banks especially HDFC Bank, ICICI Bank & Axis Bank from the subsequent meeting and along with their contribution under Social Security Schemes and Government Sponsored Schemes.</p> <p style="text-align: right;">Action: SLBC</p>
7	<p>Credit Deposit Ratio – The Chair obtained feedback from some banks, like SBI, UBI, CBI etc. having CD ratio less than benchmark. The Chair advised house that if these banks improve their CD ratio then position of state in CD ratio will automatically improve.</p> <p style="text-align: right;">Action: All Banks & LDMs having CD ratio less than Benchmark</p>
8	<p>Review of Credit Disbursement By Banks: 30.09.2022 – The APC & Secretary, Agrculture Department advised that priority sector target is acheived in terms of number of accounts and the achievement is short in terms of amount and it needs to be achieved in current FY. The Joint Secretary, FI-DFS advised SLBC to present data pertaining to credit deficit districts separately.</p> <p style="text-align: right;">Action: SLBC, All Banks & LDMs</p>
9	<p>Priority Sector Advances: All low performing Banks were advised to achieve the benchmark target of 40% Priority Sector Lending.</p> <p style="text-align: right;">Action- All low performing Banks</p>
10	<p>Agriculture Advances- Review of banks having Agriculture advances below the benchmark was done. The Chair advised all the banks having Agriculture</p>

	<p>advances below the benchmark, to achieve the benchmark level. NABARD advised the banks to focus on term loans to improve performance in Agriculture Infra segment. The Joint Secretary, FI-DFS advised that the camps should be organized for quick disposal of Animal Husbandry, Dairy & fisheries cases under KCC Saturation drive.</p> <p style="text-align: center;">Action- All Banks, Banks having Agri advances below the Benchmark</p>
11	<p>Flow of credit to MSMEs: 11 banks were below the benchmark level of 7.50%. The Chair instructed these banks to improve their performance.</p> <p style="text-align: center;">Action- All Banks having Micro enterprises advances below the Benchmark</p>
12	<p>Flow of credit for affordable housing: SLBC Convenor advised that MD, NHB have demanded separate Sub-committee to discuss the issues related to housing sector. The Chairperson advised that the issues can be discussed in the Sub-committee meeting of Govt. Sponsored Scheme (GSS).</p> <p style="text-align: right;">Action- Convenor, GSS</p>
13,14,15	<p>Other Priority Sector Advances: The benchmark level for advanced under Weaker section is 11.00%. There are 17 banks which are below the benchmark level. The Chair instructed these banks to improve their performance.</p> <p style="text-align: center;">Action- All Banks having advances to Weaker section below the benchmark.</p>
16	<p>Position of NPA: NPA increased during the quarter by Rs.370.00 Crores mainly because of increase in NPA of APEX Bank. The Chairperson instructed APEX bank to take necessary action in the matter.</p> <p style="text-align: right;">Action- APEX Bank</p>
17	<p>Issues Remaining unresolved at DCC / DLRC meeting: The Chair observed that DCC/DLRC meetings are not conducted timely in few districts and advised that such meetings must be conducted as per the instructions contained in RBI's Circular on Lead Bank Scheme.</p> <p>Smt. Renny Ajith, Regional Director, RBI advised that the DCC & DLRC meeting to be conducted separately by District Authorities to fully serve the purpose of meetings. The Chair advised that the CEO, Jila Panchayat of the districts may be delegated by the competent authority to Chair the meeting in case of unavailability of District Collector.</p> <p style="text-align: right;">Action- SLBC, All LDMs</p>
18	<p>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:</p> <p style="text-align: right;">No action required</p>
19	<p>Targeted Financial Inclusion Intervention Programme (TFIIP):</p> <p style="text-align: right;">No action required</p>
20	<p>PMSVAMITVA scheme:</p> <p style="text-align: right;">No action required</p>
21	<p>Sustainable Development Goal Indicator: DIF advised the house that no bank should make changes in the reported number of bank branches without having</p>

	proper approval from the competent authority. Action- All allotted Banks
22	Progress Under Various digital Delivery Channels: Performance in digital delivery channels in the identified districts viz. Mahasamund, Mungeli and Balod was reviewed and it was not satisfactory. The Chairperson advised the LDMs of these districts to improve their performance and achieve the desired level at the earliest. The Chair also advised these LDMs to take support from district authorities in improving digital transactions. Action: LDMs of Mahasamund, Mungeli & Balod.
23	KCC Loans & Crop Insurance Under Pradhan Mantri Fasal Bima Yojana No action required
24	Activities Conducted In RSETIs: The Chair advised the MD SUDA to check whether there is any instruction from Government for waiver of charges for map approval for construction on Govt. Land and building for setting up of new RSETIs. Smt. Suparna Tandan, CGM, NABARD advised that the SRLM to ensure that RSETIs should start providing new Entrepreneurship Training Programme in the training calendar schedule. The Chair also advised to take up the matter of payment of pending bills of RSETI's to banks with Gol. Action- SUDA and SRLM
25	Specialized Programme for 10 least performing districts selected on the basis of Key Performance indicators (KPIs) – “Mission Utkarsh”, Distt – Balrampur: The chair advised to improve the performance in MUDRA loans. Action- LDM Balrampur & Banks in Balrampur district
26	Visit of department related parliamentary standing committee on industry to Kumarakom, Chennai and Havelock (Swaraj Deep) from 07-11th November’ 2022 Regarding high rejection of applications in PMEGP: Smt. Renny Ajith, Regional Director, RBI advised that the reason for rejection of loan applications should be informed to the applicant and fair practice code should be adhered to. Action: All Banks
27	Any Other Issue With The Permission Of Chair: 1. Smt. Sheetal Shaswat Verma, Director DIF, raised the issue that there should be integration of Bhuiyan portal with portal of Tribal Dept to capture details of Van Adhikar Patta. This will enable banks to finance holders of van patta by marking lien or creating charge over van patta land in Bhuiyan portal. Action: Land Record Dept. & Tribal Dept 2. The performance analysis of Digital Banking Units (DBUs) established in the State can be done. Action: SLBC, SBI
The meeting concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC Convenor.	