

संचालनालय संस्थागत वित्त, छत्तीसगढ़
इन्द्रावती भवन, ब्लॉक-1, चतुर्थ तल, नवा रायपुर अटल नगर
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क्रमांक 1164/संसंवि/SLBC/2024
प्रति,

दिनांक 24/09/2024

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

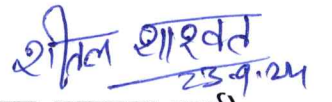
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मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की 92वां एवं 93वां तिमाही बैठक का आयोजन
दिनांक 30.07.2024

महोदया/महोदय

उपरोक्त विषयांतर्गत प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति (SLBC) एवं Special SLBC की बैठक दिनांक 30.07.2024 को अपरान्ह 3:00 बजे मंत्रालय स्थित कक्ष क्रमांक एस-0-12 में सम्पन्न हुई। कृपया उक्त बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।


(शीतल शाश्वत वर्मा)
संचालक

पृष्ठां. क्र. /संसंवि/ SLBC/2024
प्रतिलिपि :-

दिनांक /09/2024

1. विशेष कर्तव्यस्थ अधिकारी, मुख्य सचिव कार्यालय, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नया रायपुर की ओर सूचनार्थ।
2. प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, महानदी भवन, नया रायपुर की ओर सूचनार्थ।
3. सचिव, छत्तीसगढ़ शासन, वित्त विभाग, मंत्रालय, महानदी भवन, नया रायपुर की ओर सूचनार्थ।
4. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।


संचालक

State Level Bankers' Committee, Chhattisgarh
Minutes of the 92nd, 93rd & 94th quarterly SLBC meeting
Quarter ended September 2023, December 2023 & March 2024
Held on 30.07.2024

The 92nd, 93rd & 94th quarterly meeting of the State Level Bankers' Committee (SLBC), Chhattisgarh for the Quarter ended September 2023, December 2023 & March 2024 was held on July 30, 2024, at Mantralaya (S-0-12) Hall, Atal Nagar, Nava Raipur under the Chairmanship of Smt. Niharika Barik Singh, Principal Secretary, Panchayat and Rural Development Department, Government of Chhattisgarh and Co-Chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur.

The meeting was attended by Shri. Ankit Anand (IAS), Secretary, Department of Commerce & Industries, Govt. of Chhattisgarh, Smt. Sheetal Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Govt. of Chhattisgarh, Smt. Chandan Sanjay Tripathi (IAS), Mission Director, SRLM, Govt. of Chhattisgarh, Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur, Shri Ram Kumar Tiwari, General Manager (NW-III) & SLBC Convener, State Bank of India, Bhopal Circle, Shri. Rakesh Kumar Sinha, DGM (B & O), Raipur and other senior officials of State Government, member banks, and Lead District Managers. **The list of the participants is attached as Annexure - A.**

2. Opening Remarks by General Manager & SLBC Convener

General Manager & SLBC Convener at the outset welcomed the Chairperson and expressed his sincere thanks for accepting the invitation and giving her valuable time for conducting SLBC Quarterly meeting. He informed the forum that district Balod & Mungeli have become 100% digitized districts as per the guidelines of RBI in addition to Mahasamund district in terms of providing at least one digital products to all eligible Saving & Current accounts. He expressed gratitude to the State Government for their support and for providing a good business environment that enabled bankers to perform well during the FY-2023-24. He highlighted the performance of State in Deposits and Advances, ACP Achievement, CD Ratio, Saturation Campaign of PMJJBY & PMSBY, and commitment of member banks towards the development of the State. He assured the house that member banks and LDMs will make sincere efforts in this FY 2024-25 also in achieving all the targets of the State pertaining to banks as well as extend their support for smooth implementation of various campaigns led by Gol/State Govt.

3. Address by Regional Director, Reserve Bank of India, Raipur

- a. Smt. Reeny Ajith, Regional Director, RBI brought to the notice of the committee that the SLBC meeting is being convened for three quarters (QE Sep & Dec 2023, QE March 2024). Further, sub-committee meetings for the QE March 2024 were also convened late and the Agriculture sub-committee meeting is yet to be convened. She advised the Convener Bank to ensure the timely conduct of SLBC and its sub-committee meetings. She also mentioned that DCC and DLRC meetings for 14 districts are still pending for QE March 2024. LDMs were advised to convene the DCC and DLRC meetings separately at the earliest and ensure the presence of public representatives in the DLRC meeting.
- b. She pointed out that though achievement under ACP for the state stood at 147.39% for the FY 2023-24, but the sector wise targets under ACP are not achieved. The achievement under Agriculture stood at 79.20%, Education (27.01%), Social Infrastructure (1.39%) and Renewable Energy (1.63%) sectors compared to targets assigned under ACP.
- c. She informed the forum that Govt in budget for FY 2024-25 has increased the limit of collateral-free MUDRA loans to Rs.20 lakhs with conditions. The same will improve the credit towards micro and small enterprises in the State which stands at 3.91% of the total credit as of QE March 2024.
- d. She mentioned that there are 05 districts (Surajpur, Manendragarh-Chirmiri-Bharatpur, MohlaManpur-AmbagarhChowki, Balod, and Balrampur districts) in the State having Credit Deposit (CD) ratio less than 40%. She advised SLBC Convener and LDMs to conduct timely meetings of the Special Sub Committee on CD ratio and ensure the implementation of strategies devised under the Monitorable Action Plan for reaching the benchmark CD ratio as these districts are having CD ratio below 40%.
- e. She advised SLBC Convener Bank to follow the prescribed criteria for identifying Unbanked Rural Centres in the State by RBI for opening new Banking outlets by the banks.
- f. She mentioned that RSETI is yet to be opened in 15 districts of the State. These districts need the focused attention of the stakeholders for the earliest establishment of RSETIs in the remaining districts.

g. She informed the forum that the appointment of dedicated Financial Literacy Counsellors (FLCs) in each district is mandated by RBI. These FLCs further the cause of financial literacy in their respective districts. However, 16 out of the 33 districts in the State do not have dedicated FLCs (SBI- 10, BoB- 1, CBI-5). Lead Banks (especially SBI) were advised to appoint FLCs at the earliest.

h. She also briefed the forum about various initiatives taken by RBI such as conduct of Financial Literacy Week 2024, and Business Correspondent survey in the State during the review period.

4. Address by Chief General Manager, NABARD, Raipur

CGM NABARD urged the banks to focus on disbursement to agriculture and allied activities as the target under ACP could not be achieved. He also emphasized that banks should increase financing towards millet & pulses cultivation under "Mission on pulses and millets". He mentioned that banks may adopt villages under PM-JANMAN Yojana to make it a model village by providing all kind of banking facilities. He also stressed the need to increase the lending to Renewable Energy sector in the State.

5. Following action points emerged during discussion on Action Taken Report pertaining to previous meeting and agenda items for current meeting:

Action Point No. as per Agenda	Action Point
1	Adoption of the minutes of 91st SLBC meeting held on 21.09.2023 No addendum was received and hence approved.
2	The pending action points of last SLBC meeting were discussed and compliance along with current status have been mentioned against its respective agenda below.
3	Minutes of SLBC Sub-committee – The SLBC Sub-Committee meetings are required to be conducted regularly. The SLBC Sub-committee meetings of Agriculture for March 2024 quarter have not been conducted till now. The Chairperson advised convener of SLBC Sub-Committee of Agriculture to conduct at the earliest. Action- NABARD

<p style="text-align: center;">4</p>	<p>Status of opening of Banking outlets in unbanked villages as per 5 km criteria–</p> <p>As per Government of India’s instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 36 villages are yet to be covered as on 30.06.2024. (Source: DFS GIS Mapping)</p> <p>The Chair reviewed bank wise position. Some banks raised the issues regarding poor connectivity in the allocated villages. The Chair advised banks to cover those villages where network connectivity is not an issue and explore the possibility of providing offline banking where connectivity is an issue.</p> <p>The list of 19 villages of Bijapur District where infrastructural issues are being faced to provide banking facilities were presented to the house for removal from the list. However, the Chairperson advised all the allottee banks to cover all the locations at the earliest.</p> <p style="text-align: right;">Action – SLBC and All Allotted Banks</p>
<p style="text-align: center;">5</p>	<p>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh –</p> <p>As on 31.03.2024, all the identified 150 locations have been covered by opening new Branches/ATMs by the allottee banks. SLBC Convener requested the Chairperson to remove this agenda item from the next SLBC quarterly meeting as the target has been achieved. The Chairperson of the meeting accorded approval for the same.</p> <p>Status of opening of “Brick & Mortar Branch” in the Villages having population more than 3000 –</p> <p>DFS had identified 157 villages across the country having population more than 3000 and not having brick & mortar branch within a radius of 5 Kms. Accordingly 11 locations had been identified in Chhattisgarh state. Out of these 11 locations, Bank/Branches were already available in 4 locations and in remaining 7 locations, Bank/Branches have been opened by allotted banks in 05 locations as on 31.03.2024. Only two villages i.e. Kamarima allotted to Canara Bank & Bhelwan allotted to UCO Bank are pending for opening as on date.</p> <p>The Chair sought feedback from these two banks and advised Canara Bank and UCO Bank to open “Brick & Mortar” branches at the earliest and to send confirmation to SLBC as soon as possible.</p> <p style="text-align: right;">Action – Canara Bank, UCO Bank</p>

Banking Infrastructure in Chhattisgarh

- a. **Proposed ATM Expansion in Rural Area:** The Chair instructed Bandhan Bank & HDFC Bank to complete the proposed ATM Expansion plan as soon as possible within next quarter.

Action – HDFC Bank & Bandhan Bank

b. **Banking Infrastructure in Chhattisgarh Bank Mitra (BCs):**

1. Director, DIF mentioned that banks need to reconcile the number of Bank Branches and BCs figures reported to SLBC & reported on Jan Dhan Darshak App. The list of Bank-Wise District Wise have been circulated through SLBC. Bank Wise District Wise figures can also be checked from DFS portal.

All these concerned banks have been advised to reconcile the same.

Action – All above mentioned Banks

2. Director, DIF advised that banks should address the issue of inactive BCs/CSPs in the State along with exploring the possibility of increasing monthly income of BCs so that they can perform better.

Action – All Banks having BC/CSP

3. Further, she advised banks to review existing BC Commission and incentives to Bank Sakhi, BC/CSP working in LWE areas

Action – All Banks having BC/CSP

- c. The Chair reviewed the progress made on all the announcements made by erstwhile Hon'able Chief Minister in respect of financial inclusion -:

Village Katekalyan: SBI informed that the DCC approval has been obtained for shifting of Pondum branch to village Katekalyan. The premises allotted to Bank is under renovation and branch will open by end of August 2024.

Action – SBI

Mobile Van: The chair instructed to allot one district to each bank identified in the routes for deployment of mobile van by the District Administration. The CRGB has already deployed the Mobile Van in Kondagaon and Bastar District. SBI to deploy mobile vans at LWE areas.

Action – SLBC & SBI

	<p>Village Dhorpur: The village Dhorpur is allotted to State Bank of India for opening of a new bank branch under Bank Saturation Plan. LDM Surguja informed that banking facilities are already provided by Central Bank of India Dhorpur branch and SBI received a license to set up a branch at Lundra, within 5 kilometers radius of Dhorpur.</p> <p style="text-align: right;">Action – SBI</p> <p>Village Kudekela: The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch of CRGB. The Chair advised the bank to open branch at the earliest.</p> <p style="text-align: right;">Action – CRGB</p> <p>d. Bank Saturation Plan: Bank Saturation Plan 2022 was presented to the house and it was informed to the house that only 9 banks out of 26 allocated banks have expressed consent for 50 locations out of 252 locations for opening of "Brick & Mortar" branch. The Chair instructed all those banks who have not given consent yet to provide the same at the earliest along with opening branches in the villages allocated to them.</p> <p style="text-align: right;">Action – All Allocated Banks</p>
7	<p>Deposit & Advances--</p> <p>Deposit & Advances of the State as on 31.03.2024 was reviewed by the house. Deposits recorded a Q-o-Q growth of 8% and advances recorded a Q-o-Q growth of 1.36%. Central Bank of India had negative growth in deposits on Q-o-Q basis while Apex Bank, Canara Bank & UCO Bank had negative growth in advances. The chair advised these banks to make concerted efforts to come out of negative growth in deposits & advances in the next quarter.</p> <p style="text-align: right;">Action - CBI, Apex Bank, Canara Bank & UCO Bank</p>
8	<p>Credit Deposit Ratio –</p> <p>The house was informed that 9 banks & 5 district were having CD ratio below 60% & 40% respectively as on 31.03.2024. The chair advised all 9 Banks viz. Apex Bank, Punjab & Sindh Bank, Central Bank of India, Union Bank of India, IDFC FIRST Bank, South Indian Bank, Karur Vysa Bank, Equitas Small Finance Bank and CRGB to achieve the benchmark level of 60% in the CD Ratio. Further, Chair advised LDMs of 5 Districts (Balod, Balrampur, Manendragarh-Chirmiri-Bharatpur, Surajpur and Mohla-Manpur- Ambagarh Chowki) to make efforts for increasing credit flow in their districts through branches to achieve the benchmark of 40%.</p> <p>Action: All above mentioned Banks & LDMs having CD ratio less than Benchmark</p>

9 (a)	<p>Review of Credit Disbursement By Banks as on 31.03.2024 –</p> <p>The credit disbursement by banks in Other Priority Sectors viz. Education Loan, Export Credit, Social Infrastructure & Renewable Energy were low against the target. The Chair instructed banks to focus in these sectors to achieve the target.</p> <p style="text-align: right;">Action: All Banks</p>
10	<p>Priority Sector Advances–</p> <p>The ratio of Priority Sector Advances to total Advances was reviewed by the house and it was 50.09% which was above the benchmark of 40%. The committee was informed that five banks viz. Indusind Bank, Karur Vysya Bank, State Bank of India, Indian Bank and UCO Bank were below the benchmark of 40%. It was also informed that three banks namely APEX Bank, Punjab National Bank & IDBI Bank Ltd. had shown Q-o-Q decline in Priority Sector Advances.</p> <p>The Chair advised all low performing 5 banks to increase their ratio of Priority Sector advances to total advances to achieve the benchmark of 40%. Further, she advised APEX Bank, Punjab National Bank & IDBI Bank Ltd. to ensure positive Q-o-Q growth in the September 2024 quarter.</p> <p style="text-align: center;">Action- All 5 low performing Banks& APEX Bank, PNB & IDBI Bank Ltd.</p>
10 (b)	<p>Central Sector Interest Subsidy (CSIS) Scheme–</p> <p>It was observed by the committee that out of 23 banks extending Education Loan under the scheme, only 17 banks have submitted the claim data to the Nodal Bank i.e. Canara Bank. The Chair instructed all the banks extending education loan under the scheme to provide claim data to the Nodal Bank in a timely manner.</p> <p style="text-align: right;">Action- All Banks doing education Loan</p>
11 (a)	<p>Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME)–</p> <p>Secretary, Department of Commerce & Industries, Govt. of Chhattisgarh informed that under Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME), during FY 2023-24, 1125 cases were forwarded to banks against the target of 1151. Banks had sanctioned 323</p>

	<p>cases and rejected 660 cases while 142 cases were pending as on 31.03.2024.</p> <p>Only 19 banks had sanctioned loans under PMFME wherein PSBs, HDFC Bank Ltd. & CRGB had sanctioned most of the cases. Punjab & Sindh Bank, Axis Bank Ltd., Bandhan Bank Ltd. & Esaf SFB had not sanctioned any cases against the target.</p> <p>It was observed that there were high percentage of rejection of applications under PMFME. RD, RBI stated that banks should not reject the application on flimsy ground. She further advised that banks should give acknowledgement of receipt of application to the applicant and should clearly mention the reason for rejection of application to the applicant. Banks should introspect high rate of rejection of PMFME application. The chairperson instructed all the banks to improve their lending under PMFME scheme.</p> <p style="text-align: right;">(Action: All Banks)</p>
<p>11 (b)</p>	<p>Agriculture Infrastructure Fund (AIF) –</p> <p>Under Agriculture Infrastructure Fund (AIF), out of 1591 cases forwarded to banks, 1010 have been sanctioned and 398 cases have been rejected whereas 183 cases were pending as on June 13, 2024. It was observed that Only 19 banks had sanctioned loans under AIF wherein SBI, BOB, BOI, PNB, HDFC Bank & CRGB had sanctioned most of the cases. ICICI, INDUSIND Bank, RBL Bank, YES Bank & AU SFB have not sanctioned any loan under Agriculture Infrastructure Fund. The Director, DIF instructed banks to provide reasons for not sanctioning loans under AIF.</p> <p style="text-align: right;">Action- ICICI, INDUSIND, RBL, YES BANK and AU SFB Bank</p>

<p>11 (c)</p>	<p>KCC to Animal Husbandry, Dairy & Fisheries Farmers –</p> <p>The committee reviewed the progress of KCC to Animal Husbandry, Dairy & Fisheries Farmers and it was observed that there were high percentage of rejection of applications under KCC to AH & Fisheries farmers. The Director, DIF emphasized on the high rejection ^{rate} of KCC to AH & Fisheries applications and instructed all banks/LDMs not to reject the KCC applications without proper review. She reiterated to follow the SOP/extant guidelines issued by Gol.</p> <p>She instructed the officials of Veterinary Department, Govt. of Chhattisgarh to resubmit the rejected applications to the banks. The Director, DIF advised Veterinary Department, Govt. of Chhattisgarh to examine/scrutiny the reasons of high rejection of applications by banks in coordination with SLBC, CG and submit report to the house.</p> <p style="text-align: right;">Action- Veterinary Department, Govt. of Chhattisgarh & SLBC</p>
<p>12</p>	<p>Flow of credit to MSMEs–</p> <p>The flow of credit to the MSME sector in the State of Chhattisgarh for the FY 2023-24 was reviewed by the Committee. The outstanding credit to the MSME sector in the State stood at 46,548.34 crores on March 31, 2024, compared to 37,783.51 crores as on March 31, 2023. The share of MSME advances to total advances in the State stood at 23.00% as on March 31, 2024, compared to 22.07% as on March 31, 2023.</p> <p>Further, the share of credit to micro enterprises was at 12.92% on March 31, 2024, as compared to 11.90% as on March 31, 2023, of total credit, higher than the prescribed target of 7.5% of ANBC (Master Circular on PSL dated October 20, 2022). Further, 5 banks were below the benchmark level of 7.50% under sub target for credit to Micro Enterprises to Total Advances. Regional Director, RBI Raipur advised all concerned to prepare action plan to achieve the benchmark level under sub target for credit to Micro Enterprises. The Chair instructed these banks to achieve minimum prescribed target by RBI under the parameter.</p> <p style="text-align: right;">Action- SBI, APEX, FEDERAL BANK, FINCARE SFB & SURYODAY SFB</p>

12 (a)	<p>Credit Guarantee Fund Trust for Micro and Small Enterprises(CGTMSE) –</p> <p>The Committee observed that CGTMSE Coverage was at 37.62% as on March 31, 2024 vis-à-vis 42.50% as on December 31, 2023 where PSBs had a relatively better coverage under the scheme at 71.10%. It was observed that private sector banks (1.70%) and SFBs (0.02%) were lagging far behind. Banks highlighted that borrowers often prefer offering collateral security instead of availing coverage under CGTMSE due to high charges. The Chair advised private sector banks to submit reasons for the same to SLBC and ensure maximum coverage of MSME portfolio under CGTMSE.</p> <p style="text-align: center;">Action: All Private Sector Banks & Small Finance Banks</p>
13	<p>Advances To Weaker sections –</p> <p>The ratio of weaker section advances to total advances stood at 14.30% as on March 31, 2024 vis-à-vis 15.47% as on March 31, 2023 which is higher than the prescribed target of 12% of ANBC (Master Circular on PSL dated October 20, 2022). It was observed that 18 banks were below the benchmark level of 12% under sub target for ratio of Weaker Section to Total Advances. The Chair instructed these banks to achieve minimum prescribed target by RBI under the parameter.</p> <p style="text-align: right;">Action:All Banks having advances to Weaker section below the benchmark of 12%.</p>
15	<p>Issues remaining unresolved at DCC/DLRC Meetings –</p> <p>The house was informed that in 14 District Consultative Committee meetings are yet to be conducted for quarter ended March 2024. SLBC had requested LDMs for timely conduct of meeting and also requested DIF, Govt. of C.G to intervene in the matter so that Collector of the Districts may provide suitable Date/ Time. The meetings could not be conducted as the “Model Code of Conduct” was enforced in the State for Legislative Assembly election & subsequently in the Country for General Election.</p> <p>The Chair expressed displeasure regarding the non-conduct of DLCC/DLRC meetings by LDMs in 14 districts. LDMs have been advised to conduct DLCC/DLRC meeting as soon as possible.</p> <p>The Director, DIF also pointed that the Currently in 5 districts namely Kondagaon, Bemetara, Kabeerdham, Bastar & Dhamtari in the State, the position of LDM is</p>

	<p>vacant. The Lead Bank in these districts are SBI & Bank of Baroda. Lead Banks need to ensure that proper procedure is followed when LDMs are transferred in a district as new LDM needs to adopt to the dynamic nature of conducting business in the district and no district should be without LDM for any period.</p> <p style="text-align: right;">Action- SBI, Bank of Baroda & All LDMs</p>
<p style="text-align: center;">16</p>	<p>PRAGATI: Review of Social Security Scheme–</p> <p>The data of PMJJBY, PMSBY & APY was presented to the house. It was observed by the house that PSUs & RRBs has more coverage of accounts in PMJJBY, PMSBY & APY as compared to PVTs sector banks. The Chairperson advised the following while reviewing:</p> <ol style="list-style-type: none"> 1. All banks should display the benefits of the ^{these} total security scheme in their premises and proximity. 2. Special focus on social security scheme in villages covered under Niyad Nellanaar villages should be ensured by respective LDMs. 3. Private Sector Banks specifically HDFC, ICICI, AXIS, Bandhan Bank, Federal Bank, Karnatka Bank, IDBI Bank, Yes Bank, RBL Bank and IDFC Bank have been advised to improve the coverage of their account holders in social security scheme. <p>Action- All Banks & LDMs of Districts having villages covered under Niyad Nellanaar Yojana</p>
<p style="text-align: center;">21</p>	<p>Establishment of RSETIs in Remaining 15 Districts–</p> <p>The house observed that establishment of RSETI was pending in 15 districts, including five newly formed districts in the State. There was no significant progress in RSETI related work since the last SLBC quarterly meeting. In all the districts, LDM had written a letter to the District Collector for allotment of premises. The Director, RSETI was also present in the meeting and he apprised the house that MoRD provide assistance of Rs. 10 Lakh for opening of RSETIs in the rented premises. The Chairperson advised Lead Banks and respective LDMs of the district to identify spaces for the opening of RSETIs before the next SLBC meeting.</p> <p style="text-align: right;">Action- SLBC, concerned LDMs and concerned Lead Banks</p>

6. The meeting concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC Convener. He expressed his commitment on behalf of member banks that issues raised in the meeting will be addressed by the member banks.

Place – Raipur

Date – 21.08.2024

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State Level Bankers' Committee, Chhattisgarh
Minutes of the 92nd, 93rd & 94th quarterly SLBC meeting
Quarter ended September 2023, December 2023 & March 2024
Held on 30.07.2024

Attendance List

ANNEXURE - A		
List of Participants		
Sl. No	Participants	Designation
Govt. Department		
1	Smt. Niharika Barik Singh, IAS	Principal Secretary, PRD & Development Commissioner, GoCG.
2	Shri Ankit Anand, IAS	Secretary, Department of Commerce & Industries, GoCG.
3	Smt. Chandan Sanjay Tripathi, IAS	Mission Director, SRLM, C.G
4	Smt. Sheetal Shaswat Verma, IRS	Director, Directorate of Institutional Finance, GoCG.
5	Shri Amitesh Singh	Addl. Director, Directorate of Institutional Finance, GoCG.
6	Shri. R. L. Dhurandher	Joint Director, Agriculture
7	Shri. N. S. Nag	Director, Fisheries
8	Shri. Pankak Kumar Agrawal	Dy. Director, CG Khadi&GramodyogVibhag
9	Dr. K.K. Dhruw	Addl. Director, Veterinary Department
10	Smt. MamtaDewangan	Addl. Director, Technical Education
11	Shri. S. K. Sori	Assistant Director, Agriculture
12	Shri. AnupShrivastava	Assistant Director, Khadi and Village commission
13	Smt. Ashri Mishra	Joint CEO, CHIPS
14	Dr. Naveen Sharma	AGM, C.G. Antyavasi V .V . Nigam
15	Shri. Sunil Agrahari	Dy. CEO, SUDA
16	Shri. SubhasRanjanBarik	SMM (NULM), SUDA
Reserve Bank of India		
17	Smt. ReenyAjith	Regional Director, RBI, Raipur
18	Shri. Mohan Rawat	General Manager, RBI, Raipur
19	Shri. P. Gopinath	Manager, RBI, Raipur
NABARD		
20	Shri. Gyanendra Mani	Chief General Manager, NABARD, Raipur
21	Shri. Brajendra Kumar Samantray	Assistant General Manager, NABARD, Raipur
22	Shri. Devesh Kumar Singh	Assistant Manager, NABARD, Raipur

State Level Banker's Committee (SLBC), Chhattisgarh		
23	Shri. Ram Kumar Tiwari	General Manager & Convener, SLBC, C.G
24	Shri. Rakesh Kumar Sinha	Deputy General Manager, SLBC, C.G
25	Shri. Manoj Kumar Singh	Assistant General Manager, SLBC, C.G
26	Shri. Bibhuti Prasad Padhi	Chief Manager, SLBC, C.G
27	Shri. RajanSah	Manager, SLBC, C.G
Chhattisgarh RajyaGrameen Bank (CRGB)		
28	Shri. Vinod Kumar Arora	Chairman, CRGB, Raipur
29	Shri. Vijay Vasant Raikwad	General Manager, CRGB, Raipur
Member Banks		
30	Shri. Ashish Chaturvedi	General Manager, Punjab National Bank
31	Shri. Bharat Kumar Chavda	Deputy General Manager, Bank of Baroda
32	Shri. B R Ramkrishna	Zonal Head, Central Bank of India
33	Shri. R prakash	Deputy General Manager, Canara Bank
34	Shri. Anil Valecha	Deputy General Manager, Indian Overseas Bank
35	Shri. Sanat Kumar Maharana	Deputy Zonal Head, Bank of Maharashtra
36	Shri. Amol B. Mandare	Assistant General Manager, UCO Bank
37	Shri. SaurabhChaphekar	Assistant General Manager, Union Bank of India
38	Shri. ChaturbhujBarik	Assistant General Manager, Punjab National Bank
39	Miss. AkankshaYadav	Assistant General Manager, IDBI Bank
40	Shri. Dhanjay Kumar	Assistant General Manager, South Indian Bank
41	Shri. SarojKuma Dalai	Chief Manager, Indian Bank
42	Shri. TanayKar	Chief Manager, Indian Bank
43	Shri. Punit Singh	Senior Manager, Bank of India
44	Shri. AshisJha	Senior Manager, Central Bank of India
45	Shri. Mukul Kumar	Senior Manager, Indian Bank
46	Shri. MayankTiary	Senior Manager, UCO Bank
47	Shri. NarendraChoubey	Senior Manager, Union Bank of India
48	Shri. Manoj Gupta	Vice President, HDFC Bank Ltd.
49	Shri. UdayanPendese	Vice President & Circle Head, HDFC Bank

50	Shri. Satya Mishra	Senior Assistant Vice President, ICICI Bank
51	Shri. PriyadattaPanigrahi	Senior Vice President & Circle Head, YES Bank
52	Shri ShrangeshBopche	Vice President, AXIS Bank
53	Shri. Ajay Nirmalkar	Chief Manager, ICICI Bank
54	Shri. AbhishekTiary	Manager, APEX Bank
55	Shri. Nikhil Kshatri	Manager, Bank of India
56	Mr. NandNandanNand	Deputy Manager, Bank of Maharashtra
57	Shri. Bhawani Shankar Satpathy	Cluster Head, DCB Bank
58	Shri. Avinash Singh	Cluster Head, FINO PAYMENT BANK
59	Shri. Kapil Sharma	Cluster Head, Bandhan Bank
60	Shri. Shourabh Singh	Senior Manager, Suryoday Small Finance Bank
61	Shri. Rajesh Prasad	RBM, Equitas Small Finance Bank
62	Shri. Ankit Gupta	DVP, AU Small Finance Bank
63	Shri. SudiptaChatterjee	Area Head, Ujjivan Small Finance Bank
64	Shri. MithunChakrawarty	SM & BH, Federal Bank
65	Shri. Vishal Rathi	BM, Kotak Mahindra Bank
66	Shri. BrajanandaSahu	BM, KarurVysya Bank
67	Shri. Amresh Kumar Sahu	ABM, Karnatka Bank
68	Shri. Anupam Shukla	BM, Utkarsh Small Finance Bank
69	Shri. M. Anwar Rahim	AM
70	Shri. N. R. Sahu	AM, CITY UNION BANK
	National Housing Bank	
71	Shri. Sachin Sharma	Regional Manager, National Housing Bank
	RSETI	
72	Shri. Ashok Kumar Singh	Regional Director, RSETI
73	Lead District Managers - 27 District	

State Level Bankers' Committee, Chhattisgarh

Minutes of the Special SLBC meeting for FY 2023-24 held on 30.07.2024

As per the extant instruction of RBI letter dated FIDD.CO.LBS. No.17303/02.13.002/2020-21, SLBCs had been advised to conduct one of the SLBC meetings as Special SLBC meeting starting from financial year 2022-23. The objective of convening the Special SLBC meeting is to review the progress of financial Inclusion and financial literacy at granular level especially in Aspirational Districts, identify the road blocks / impediments and draw up an actionable framework to augment the cause of Financial Inclusion /Financial Literacy in the State. The agenda for the Special SLBC meeting envisages to review "State, Districts, Aspirational Districts data vis-à-vis State average data for last three financial years" on Quantitative (Access & Usage) and Qualitative (Quality) parameters. Hence, the agenda for Special SLBC meeting is different from the agenda of usual SLBC meeting.

In the line of extant instructions as advised by RBI, a Special SLBC meeting for FY 2023-24 was held on July 30, 2024 along with SLBC quarterly meeting at Mantralaya (S-0-12) Hall, Atal Nagar, Nava Raipur under the Chairmanship of Smt. Niharika Barik Singh, Principal Secretary, Panchayat and Rural Development Department, Government of Chhattisgarh and Co-Chaired by Smt. Reeny Ajjith, Regional Director, Reserve Bank of India, Raipur.

2. The meeting was attended by Smt. Sheetal Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Govt of Chhattisgarh, Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur, Shri Ram Kumar Tiwari, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri Naveen Rawat, Deputy General Manager (FI), State Bank of India, Bhopal Circle, Shri. Rakesh Kumar Sinha, DGM & SLBC Convener 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 Ram Kumar Tiwari, General Manager, briefed the forum about the performance of banks in 10 Aspirational Districts viz. Bastar, Bijapur, Dantewada, Kanker, Kondagaon, Korba, Mahasamund, Narayanpur, Rajnandgaon & Sukma identified by DFS in Chhattisgarh. The four Key Performance Indicators (KPIs) namely Operative CASA, PMJJBY, PMSBY & APY has been set by DFS, Gol for Aspirational Districts under Targeted Financial Inclusion Intervention Program (TFIIP). He highlighted the performance

of Aspirational Districts under National Strategy of Financial Inclusion under various access indicators/parameters and expressed commitment on behalf of respective LDMs/ Member banks to achieve 100% target in each parameter.

4. Smt. Renny Ajith, Regional Director, RBI Raipur advised banks to improve the coverage of SHG Credit Linkage to promote the overall development of the state.

5. The Chair advised that banks should adhere to the time norms for achieving the targets in all developmental areas. Banks should accord top priority in case of providing banking services to unbanked villages and opening bank branches in LWE areas.

6. 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.	Indicators	National Data	State Data	State Aspirational Districts	Action Point
1 A	No. of Bank Branches per one lakh population	13.86	13	13	a. 19 Districts have average data less than National & State average. b. All Aspirational Districts data is less than National average data and equal to the State average data.
1 A	No. of Bank Mitra per one lakh population	161.19	151	164	a. 25 Districts have average data less than National & 21 districts have less than State average. b. All Aspirational Districts Data is less than National and State average data.
1 A	No. of ATM per one lakh population	21.29	14	12	a. 23 Districts have average data less than National & State average data. b. All Aspirational Districts data is below National and State average data.

1 B	ATM cum Debit Cards (No.) per one lakh population	NA	82775	69375	<p>a. 21 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts Data is less than State Average Data.</p>
1 B	Internet Banking subscribers per one lakh population	6901.80	27513	22615	<p>a. 25 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts data is more than National average & less than State average data.</p>
1 B	Mobile Banking subscribers per one lakh population	21672.82	48097	42574	<p>a. 2 Districts have average data less than National & 23 Districts have less than State average data.</p> <p>b. All Aspirational Districts have less than National and State average Data.</p>
1 B	AEPS subscribers per one lakh population	NA	95378	87571	<p>a. 23 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts have less than State average data.</p>
2 A	BSBD Account per one lakh population	58280.10	48206	69973	<p>a. 24 Districts have average data less than National & 20 Districts have less than State average data.</p> <p>b. All Aspirational Districts have above National and State average data.</p>
2 A	PMJDY Account per one lakh population	42926.59	68836	69196	<p>a. 2 Districts have average data less than National & 18 Districts have less than State Average data.</p> <p>b. All Aspirational Districts have more than National and State average data.</p>
2 A	Women BSBD Account per one lakh population	NA	47185	50432	<p>a. 20 Districts have average data less than State Average data.</p> <p>b. All Aspirational Districts have more than State average Data.</p>

2 A	Women PMJDY Account per one lakh population	NA	77244	78011	<p>a. 16 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts having above Average Data.</p>
2 A	SHG Account per one lakh population	NA	1058	1234	<p>a. 14 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts have more than State average data.</p>
2 A	Women SHG Account per one lakh population	NA	2126	2469	<p>a. 14 Districts have average data less than State average data.</p> <p>b. All Aspirational Districts have more than State Average Data.</p>
2 D	Data of CD Ratio	78.10	71.54	61.08	<p>a. 30 Districts have average data less than National & 29 Districts have less than State average data.</p> <p>b. All Aspirational Districts have average data less than National and State average data.</p>
3 A	Financial Literacy Centre per one lakh population of FLC Conducted Number of Beneficiaries in camps conducted	NA	0.14 4.59 228.63	0.19 3.97 186.40	<p>a. 6 Districts did not conduct any FLC meeting during the financial year 2023-24.</p> <p>b. All Aspirational Districts average data below State average data in case of FLC camps conducted and number of beneficiaries attended per camp.</p>

The following Action Points emerged to achieve the parameters under NATIONAL STRATEGY FOR FINANCIAL INCLUSION:

1. The LDMs with the help of local administration should organize camps under the overall guidance and directions of District Collector and the Banks having presence in that Gram Panchayat or its neighborhood should participate in the camp. LDMs are advised to monitor the performance of camps closely and report promptly.
2. SLBC to co-ordinate with the District Collectors of all these districts with a request to co-ordinate with LDMs in organizing camps successfully.
3. Banks / Branches conducting camps should take support of Panchayat, Village Functionaries, Public Representatives, Sarpanch, Panchayat Secretary, SHG members, BCs for identification & enrollment of beneficiaries.
4. Banks are requested to depute adequate number of staff to the camp location for smooth conduct of camps & enrollment of beneficiaries under the identified schemes.
5. Banks should utilize the services of Centre for Financial Literacy (CFL), Business Correspondent (BCs) to drive digital financial awareness/literacy by conducting lectures/workshops in Gram sabha on Financial Inclusion, PMSBY, PMJJBY, APY etc.
6. Banks/Branches conducting camps to display banners and related information in local language.

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