

छत्तीसगढ़ शासन
वित्त विभाग
कार्यालय संचालक
संचालनालय संस्थागत वित्त
ब्लाक-1, चतुर्थ तल, इन्द्रावती भवन
नवा रायपुर अटल नगर छत्तीसगढ़ 492002
दूरभाष /Ph No.: 0771-2510840



Govt of Chhattisgarh
Ministry of Finance
Office of the Director
Directorate of Institutional Finance
Block-1, 4th Floor, Indrawati Bhawan, Nava
Raipur, Atal Nagar Chhattisgarh-492002
ईमेल/Email : dif.cg@gov.in
www.cgdif.nic.in

क्रमांक 1284/DIF/SLBC//2025

दिनांक 19 /08/2025

प्रति,

अपर मुख्य सचिव/प्रमुख सचिव/सचिव/संचालक
छत्तीसगढ़ शासन

.....
मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति की बैठक की दिनांक 09.07.2025 का कार्यवाही विवरण।

महोदया/ महोदय

विषयांतर्गत लेख है कि प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग सह विकास आयुक्त की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति (SLBC) की बैठक दिनांक 09.07.2025 समय अपरान्ह 3:00 बजे मंत्रालय स्थिति कक्ष क्रमांक S-0-12, में सम्पन्न हुई। उक्त बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न - उपरोक्तनुसार।

भवदीय

अंकित कुमार मोदी

(अंकित कुमार मोदी)

अपर संचालक

पृ. क्रमांक 1285/DIF/SLBC//2025

दिनांक 19 /08/2025

प्रतिलिपि:-

1. विशेष कर्तव्यस्थ अधिकारी, मुख्य सचिव कार्यालय, छत्तीसगढ़ शासन, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
2. प्रमुख सचिव, छत्तीसगढ़, शासन पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
3. सचिव, छत्तीसगढ़ शासन, वित्त विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
4. उपमहाप्रबंधक एवं संयोजक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, प्रशासनिक कार्यालय, बैरन बाजार, रायपुर की ओर सूचनार्थ एवं आवश्यक कार्यवाही हेतु।

अंकित कुमार मोदी

(अंकित कुमार मोदी)

अपर संचालक

State Level Bankers Committee, Chhattisgarh

Minutes of the 97th&98th quarterly SLBC meeting for the quarter ended December' 2024 and March' 2025 held on July 9, 2025

The 97th & 98th SLBC quarterly meeting of State Level Bankers Committee(SLBC) Chhattisgarh for the quarter ended Dec' 2024 and March' 2025, was held on July 9th, 2025 at Mantralaya (S-0-12) Meeting Hall, Atal Nagar, Naya Raipur under the Chairmanship of Smt. Niharika Barik, Development Commissioner and Principal Secretary, Panchayat & Rural Development Department, Government of Chhattisgarh (GoCG) and co-chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur.

The meeting was attended by Smt. Shital Shashwat Verma (IRS) , Director, Directorate of Institutional Finance, Govt. of Chhattisgarh, Shri Taran Prakash Sinha (IAS), Commissioner, MNREGA, Govt. of Chhattisgarh, Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur, Shri Manish Parashar, General Manager, RBI, Shri Vinod Kumar Arora, Chairman, Chhattisgarh Rajya Grameen Bank, Raipur and other senior officials of State Government, member banks, and Lead District Managers (LDMs). The list of participants is attached as **Annexure –A**.

2. Opening Remarks by DGM (B & O) and SLBC Convener

Dy.General Manager & SLBC Convener at the outset welcomed the Chairperson of the meeting Smt. Niharika Barik, Development Commissioner & Principal Secretary, Panchayat & Rural Development Department, GoCG and expressed his sincere thanks for accepting the invitation and giving her valuable time from her packed schedule to chair the meeting. He also greeted all the senior officials from GoCG; Regional Director, RBI; CGM (NABARD); HODs of GoCG; senior officials from member banks & LDMs present in the meeting. While welcoming the participants, DGM & SLBC Convener, in his opening remarks highlighted the performance of SLBC, Chhattisgarh and congratulated SLBC C.G. for setting six more RSETIs in the State and also for digitization of 11 districts in terms of coverage of Saving & Current accounts by at least one digital products. He congratulated respective LDMs and the banks functional in these districts. In his opening remarks, he also thanked the State Government for their support and for providing a good business environment that enabled bankers to perform well during FY 2024-25. He highlighted the performance of State in deposits and advances, Annual Credit Plan (ACP) achievement, Credit/Deposit (CD)ratio, saturation

campaign of Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY) and commitment of member banks towards the financial development of the State.

He concluded his opening remarks by assuring the house that LDMs and the member banks will outperform their performance in this FY to boost the economy of the State as well as extend their support for smooth implementation of various campaigns led by Government of India / Govt. of Chhattisgarh. He also assured the house regarding opening of Rural Self-Employment Training Institutes (RSETIs) in remaining 09 districts, opening of "Brick & Mortar" branch, expansion of branch network in Left-Wing Extremism (LWE) areas and opening of Financial Literacy Centers (FLCs) at the uncovered locations will be accorded the most priority.

3. Keynote address by the Chairperson: Smt. Niharika Barik, Principal Secretary, P & RD Department, GoCG

Addressing the house, the Chairperson at the outset appreciated all member banks, LDMs, district authorities and State functionaries for their good work and efforts for opening of RSETIs, deployment of Banking Correspondents (BCs) at the unbanked villages as per 5 KM criteria, digitization of districts in terms of coverage of Saving & Current accounts by at least one digital products and saturation of KCC and Jan Suraksha schemes.

The Chairperson highlighted some of the critical issues and urged member banks to take the following action: -

Financial Literacy Camps: -

- In rural areas, banks should meet the objectives of arranging financial literacy camps. The camps should be meaningful and helpful for rural population.
- Banks should properly announce the dates and venues of financial literacy camps to be organized in the villages well in advance as well as proper and timely publicity of these dates should be made so that the targeted population get information well in time and take part in these FL camps in greater numbers.
- Banks should conduct SME specific rural camps in LWE areas, Cyber security awareness camps to be organized in greater numbers and in true spirit of promoting Cyber awareness among all.
- Banks should appoint FLCs in all pending districts and arrange for more financial literacy camps in the thrust areas.

Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME) –

- Banks are rejecting applications without intimating the borrower with the exact reason of rejections, banks should properly communicate to the borrowers and provide exact reasons of rejections. Banks were advised to cooperate with the PMFME loan applicants and appraise them properly why their loans have been rejected, or which papers have to be submitted.
- Banks should dispose of all the pending cases which is pending in branches without any reason for more than 6 months.
- Rate of rejections of PMFME loans are very high in some banks and in districts like Dhamtari. Banks should introspect the reasons of rejections and advise their branches to follow the SOP/ guidelines before rejecting any applications. It should not be rejected on flimsy grounds.
- Banks should focus on timely sanctions and disbursal of PMFME loans.

Opening of Brick & Mortar Branches and RSETIs in remaining districts: Banks were advised to meet the district authorities for allocation of premises and for connectivity for opening of brick mortar branches in the allocated unbanked villages and also for opening of RSETIs in remaining districts.

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

Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur initiated her keynote address by extending a warm welcome to all participants and underscoring the importance of the SLBC as a key institutional platform for fostering collaboration between banks and government agencies. She emphasized its pivotal role in advancing financial inclusion and strengthening citizens' financial well-being through sustained outreach and literacy efforts. RD, RBI brought to the notice of the committee that the SLBC meeting is being convened for two quarters (QE Dec 2024 & QE March 2025). She advised the convener bank to ensure the timely conduct of SLBC and its sub-committee meetings. The highlight of her address to the house are as follows: -

Credit to Deposit (CD) Ratio: The CD ratio of the State has increased from 71.54% as on March 31, 2024, to 75.36% as on March 31, 2025.

She informed that RBI has sent letters to the regional heads of banks which are having ratio less than 40% in these districts, advising them to take urgent steps to improve the same by the end of September 30, 2025. These include SBI, CBI, UBI, IOB, CRGB, HDFC Bank Ltd., Axis Bank Ltd., IDBI Bank Ltd., IDFC First Bank and ESAF Small Finance Bank (SFB). In addition to this, banks whose CD ratio is below 20% in any of these districts have been advised separately which include BoB, PNB, Indian Bank, Punjab & Sind Bank, Kotak Mahindra Bank Ltd, Suryodaya SFB and Chattisgarh Rajya Sahkari Bank.

Lending to Priority Sectors: The overall advances to Priority sector, though above benchmark level, have reduced to 48.83% as on March 31, 2025, as compared to 50.62% as on March 31, 2024. The share of agricultural credit in the total advances was only 15.24%, below the regulatory benchmark of 18. Share of advances for weaker sections was 10.49% as on March 31, 2025, which is also below the benchmark level of 12%. Share of other important priority sectors like Export, Social Infrastructure and Renewable energy sectors is almost negligible (0.82%, 0.03% and 0.01% of total advances, respectively) in the State.

Rejection of loans by banks: RBI recently also analysed sample rejection letters given by banks to applicants for MSME loans. It was observed that certain banks viz. Yes Bank Ltd., IDFC Bank Ltd., HDFC Bank Ltd. and ICICI Bank Ltd. are using generic rejection letters for all applicants which do not convey a clear understanding of the reasons of rejection to the applicant. Further, they are also not in line with guidelines issued by RBI on Fair Practice Code for lenders.

KYC and Re-KYC Issues: Inoperative accounts increased by 16% (from 1 crore to 1.16 crores approx.) as on March 31, 2025, as compared to the previous quarter. SBI, PNB and CRGB which are having 45.42% of total inoperative accounts were advised to proactively take necessary steps.

Financial Literacy Counsellors: Lead Banks are advised to ensure posting of dedicated Financial Literacy Counsellors in all districts of the State.

Rural Self-Employment Training Institutes (RSETIs): RD, Raipur while complementing banks for opening new RSETI centres urged them to open RSETIs in the remaining nine districts. She also urged State Government to clear the pending claims on RSETIs to banks.

Expanding and Deepening of Digital Payments Ecosystem (EDDPE): Eleven districts in Chhattisgarh have been 100% digitally covered under the project, Banks were advised to cover remaining districts in next two quarters.

She also informed about the recent **Master Directions on Priority Sector Lending (PSL), 2025 issued on March 24, 2025. She stressed that** the enhanced coverage of the revised guidelines is expected to facilitate better targeting of bank credit to the priority sectors of the economy and urged bankers are requested to carefully go through the revised instruction and implement the same.

She also highlighted the **initiatives undertaken by RBI** such as:

Pilot Project for SHGs: With the vision to ensure members of SHGs of the Chhattisgarh to be financially literate and aware, a pilot project was initiated by RBI Raipur in Balod district wherein and thereafter extended to Kabeerghat. At present, it is in progress in Kanker and will start shortly in Surguja district. She urged the bankers to actively participate and conduct desired number of FL events allotted to them.

Capacity Building Exercises –RBI conducted capacity building workshop for MSME bankers at Ambikapur on June 23, 2025, and a town hall event for women entrepreneur on the occasion of International MSME day on June 27, 2025, at Raipur

Financial Literacy Week (FLW) 2025–RBI organised FLW 2025 from February 24-28, 2025, on the theme "Financial Literacy: Women's Prosperity". She thanked all the banks, State government officials, LDMs, SLBC Chhattisgarh and other entities involved for making FL Week a big success enabling us to touch 10,000 women during the period.

RD, RBI concluded her address by encouraging all members to work with a spirit of cooperation and commitment to deliver quality services, promoting financial literacy, and strengthening the state's financial ecosystem. She underlined the need to utilize the SLBC platform more strategically to drive collective progress on key developmental objectives.

5. Address by Chief General Manager, NABARD, Raipur

Dr Gyanendra Mani, CGM, NABARD congratulated SLBC and banks for their performance in achieving disbursal figure of Rs 90,326 crores and hoped that they will be working with vigour for performing outstandingly in FY 2025-26.

CGM, in his address at the SLBC meeting, highlighted following points:

- a) Regional disparity in Agri credit flow to be addressed in Surguja & Bastar Division and advised to increase financial literacy camps in LWE, aspirational districts for increasing financial inclusion.
- b) He informed the house regarding the activities NABARD is conducting in observance of International Year Cooperatives-2025 at State and District level.
- c) He suggested the State Government to adopt the Model Land Leasing Act after making suitable changes as per the requirement of the Chhattisgarh State.
- d) He stressed upon the need to increase and diversify Agri Term Loan in the State. He underlined the fact that the State is having tremendous latent potential in AH and Fishery sectors, and he called upon the banks to come forward and provide credit - timely and adequately, for such sectors with special impetus to promote KCC AH & Fishery.
- e) CGM advised banks to make all efforts to saturate all the eligible farmers with KCC loans.
- f) CGM suggested the State Government to consider revisiting Agriculture Policy 2012 as well as coming out with Agriculture Export Policy to give boost to the agriculture sector.
- g) He highlighted NABARD's efforts in promoting oilseeds and pulses in the State by sanctioning five exclusive FPOs for the purpose.
- h) CGM advised SLBC to arrange for granular data for allied sector to enable accurate credit planning exercise by NABARD and facilitate progress review at State and District level.

- i) CGM also advised the banks and State Government departments to promote FIDF, AHIDF, AIF, AMI & ACABC schemes in the State.

At last, CGM NABARD highlighted the importance of the SLBC meeting and advised SLBC to conduct the meeting in a timely manner as only two SLBC meetings have been held for past four quarters merging 95 & 96 meeting as one and 97& 98 as one, which needs to be avoided.

6. Discussions/Action Points of the meeting

The minutes of the 95th& 96th SLBC quarterly meeting for quarter ended June & September' 2024 held on January 16, 2025, were circulated to stakeholders on January 29, 2025, and as no modifications were suggested by the stakeholders, the Committee confirmed the same.

It was brought to the notice of banks, LDMs and stakeholder departments that Department of Financial Services, Ministry of Finance, Government of India has initiated three-month **Campaign for Saturation of Financial Inclusion Schemes** w.e.f. July 01, 2025. Along with the scheme, they have also issued directions to saturate PMJDY, PMJJBY, PMSBY, cover re-KYC for all account holders and conduct of awareness drives on digital fraud prevention, ways to access unclaimed deposit as well as grievance redressal.

Shri Hemendra Sisodiya, Chief Manager, SLBC highlighted the following key issues during the deliberation on Agenda wise presentation of 97th& 98th SLBC Meeting to review the performance of quarter ended March 2025:

Agenda	Action Point
4	<p>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. 71 villages are yet to be covered as on 31.03.2025. (Source: DFS, GoI, GIS Mapping). The Chair reviewed bank wise position. While reviewing the unbanked villages, it was informed to the house that during deliberation of SLBC Sub-Committee on Financial Inclusion, the Chairperson of the meeting advised SLBC to include the name of unbanked villages from the list of Uncovered villages not having BR/ BCs/ IPPB within a radius of 5 Km, as advised by DFS to the SLBC quarterly meeting for removal owing to various constraints such as poor roads, Network Connectivity (Internet), LWE Area security issue and also not finding suitable persons to be deployed as BC/CSP due to viability issue.</p> <p>The Chair urged all banks to come up with innovative solutions to cover all the unbanked areas in the State.</p> <p>The list of 18 villages (Bijapur-11, Gariaband-3, Sukma-2, Mungeli-1 & Korea-1) was presented to the house for removal from the list of unbanked villages not having Br/BC/IPPB. It was advised that, for the time being, SLBC/Banks may seek approval of DFS for removal of these villages from the list of unbanked villages (attached as Annexure-B) and efforts may be made to cover these villages in the future.</p> <p>Further, the Chair advised allottee banks for coverage of those villages where network connectivity is not an issue.</p> <p>Action: SLBC and All Allotted Banks</p>
5	<p>Banking Infrastructure in Chhattisgarh –</p> <p>Opening of Brick & Mortar Branches at 19 Unbanked Gram Panchayat: -</p> <p>It was informed to the house that out of 19 Unbanked Gram Panchayats, at four locations branches has been opened by allottee banks (CRGB-2 & IOB-2). The Chair sought feedback from the concerned banks and asked them to provide timeline for opening the brick & mortar branch. Director, DIF, GoCG urged concerned banks to meticulously plan branch opening in the allotted villages within the stipulated timeline, as the matter is being closely monitored</p>

by DFS.

Sr. No.	DISTRICT	Gram Panchayat	Allocated Bank	Timeline
1	Balrampur	Ranhat	SBI	Oct-25
2	Kanker	Amabeda	SBI	Bank Branch is present
3	Balrampur	Shankargarh	PNB	Oct-25
4	Balrampur	Pundang/Sabag	PNB	Oct-25
5	Jashpur	Chhichhlia	CRGB	Oct-25
6	Jashpur	Aara	CRGB	Oct-25
7	Sukma	Kistaram	CRGB	Oct-25
8	Bijapur	Pusnaar	CBI	Oct-25
9	Jashpur	Ghaghra	CBI	Oct-25
10	Balrampur	Bharatpur	Axis Bank	Oct-25
11	Bijapur	Tarrem	Canara Bank	Oct-25
12	Dantewada	Chikpal	Kotak Mahindra	Oct-25
13	Dantewada	Cherpai	HDFC Bank	Oct-25
14	Narayanpur	Kohkameta	HDFC Bank	Oct-25
15	Manendragarh CB	Bahrasi	Bank of Baroda	Oct-25

State Bank of India appraised the forum that at Amabeda location, bank branch of other banks is already present and informed that they will check feasibility of opening branch in same or any other location. Similarly, Kotak Mahindra Bank expressed concern over opening branch in Cherpai.

Director DIF informed all the banks that if any bank desires to change location of the branches, then they need to take permission from DFS, GoI apart from discussing the same with district administration. She further informed that banks may approach District administration of the concerned district for any issue faced in opening the branches and advised all the banks to open the branches within the stipulated timeline.

Action: SBI, BOB, PNB, CBI, Canara, CRGB, Axis, HDFC & Kotak Mahindra Bank.

Opening of Brick & Mortar Branches at newly added two Locations: - The house was informed that the DFS, vide its letter dated 27.01.2025, mandated SLBC to open Brick and Mortar branches in two newly added villages in Chhattisgarh where the population is more than 3000. As advised by the DFS, these villages allotted to banks for opening of bank branch. The Village Parcheli was allocated to Union Bank of India and the Village Kudekela (DhariyaBathan) was allocated to Chhattisgarh Rajya Grameen Bank. After undertaking survey, Union Bank of India reported that other bank branch is already present at the identified locations viz. Parcheli and the same has been communicated to DFS. The Chair advised CRGB to initiate necessary steps to open Brick Mortar branch within the committed timeline.

Action:- CRGB

Bank Mitra (BCs):- Business Correspondents (BCs)/Common Service Providers (CSPs) are the extended arms to bank to cater various banking services to the people in the absence of bank branches/ATMs and there should be sufficient BCs/CSPs to cater the banking services to all the habitants residing in the district.

Additional Director, DIF, GoCG appraised the forum that while analysing the list of unbanked villages as on April 30, 2025, provided by DFS as per 5 KM criteria with the list of unbanked villages as provided earlier by DFS as on September 30, 2024, it was observed that there was a drastic increase in number of villages not covered even by BCs within 5 kms and performance of Chhattisgarh in this regard was amongst the poorest in the Central Zone and the country. In this context, Director, DIF, GoCG advised that no bank should remove a BC/bank branch without permission of District Authority.

Further, ADIF informed that upon perusal, there was a substantial increase in the number of villages which were not covered by IPPB centres as on April 30, 2025, as compared to September 30, 2024 (as per DFS' list) which was also discussed in SLBC- Financial Inclusion meeting. It was advised that IPPB may again peruse the reasons for such increase in villages not covered by IPPB centres and share the same with office of DIF.

Action: All Banks and IPPB.

	<p>The position of inactive BCs was reviewed. NSDL Payments Bank (71.05%), FINO Payments Bank (62.40%), IDFC First Bank (57.74%), Canara Bank (55.85%) & HDFC Bank (33.24%) were the major banks with highest % of inactive BCs.</p> <p>Director, DIF expressed her displeasure that Banks are not taking due cognizance that inactive BCs are increasing and making the area unbanked. Banks should replace the inactive BCs with new or active BCs.</p> <p>It was also commented by RD, RBI that there are a substantial number of inactive BCs/CSPs in the banks. She stressed to activate the inactive BCs along with exploring the possibility of increasing monthly income of BCs so that they can perform better.</p> <p>Action: NSDL Payments Bank, FINO Payments Bank, IDFC First Bank, Canara Bank & HDFC Bank.</p> <p>Posting of Dedicated Financial Literacy Counsellors (FLCs):-</p> <p>Out of 33 Districts in Chhattisgarh, 19 Districts do not have Financial Literacy Counsellors. RBI has instructed all lead banks to post Financial Literacy Counsellors at the earliest. SBI need to depute 15 FLCs and Central Bank of India to depute 4 Financial Literacy Counsellors. SBI and CBI need to expedite the process.</p> <p>Action: SBI & Central Bank of India</p>
7	<p>Credit Deposit Ratio: - It was highlighted that the state CD ratio is at very healthy level of 75%. But Balod, Surajpur, Mohla-Manpur-Ambagarh Chouki (MMAC), Manendragarh-Chirmiri-Bharatpur (MCB)& Balrampur districts remained below the 40% benchmark, even though these districts have shown positive Y-o-Y growth.</p> <p>The LDMs of Balrampur, MMAC & MCB attributed the districts low CD ratio to the absence of infrastructural projects, owing to large area under forest cover, repayment of paddy crops in APEX bank, release of Govt. funds and to predominantly migratory workforce.</p>

	<p>The LDM of Surajpur cited a high volume of land acquisition funds released by Govt.as compensation to the villagers as the principal reason for the low CD ratio.</p> <p>The LDM of Balod commented that due to repayment of paddy crops in Jila Sahkari Kendriya Bank, the CD ratio was below benchmark level of 40%.</p> <p>RD, RBI stated that concerned Lead District Managers (LDM) are therefore expected to implement 'Monitorable Action Plan (MAP) in letter and spirit by conduct of special Sub-Committee meeting on CD Ratio.</p> <p>While reviewing the Credit Deposit Ratio of the state, it was opined by DGM & Convener SLBC, if major banks of state will improve their Credit Deposit Ratio, State performance will significantly improve.</p> <p>Action: CBI, UBI, APEX & CRGB & LDMs of Balrampur, MMAC, MCB, Surajpur & Balod</p>
8 & 8(a)	<p>Performance under Annual Credit Plan (ACP) 2024-25: -</p> <p>The house was informed that the Annual Credit Plan (ACP) for 2025-26 has been compiled based on the credit plans submitted by all the 33 districts. While overall progress under the ACP 2024-25 has been encouraging, significant shortfalls were observed in the Education, Social Infra & Renewable Energy loan segments. Banks were urged to intensify efforts in these areas in FY 2025-26 to bridge the existing gaps and meet the sector-wise targets. However, only 74% of the revised ACP target for agriculture, as mandated by NABARD, has been achieved. RD, RBI emphasized the need for collective efforts by all banks to meet the sectoral ACP targets in 2025-26. She highlighted the importance of improving agricultural credit performance and drew attention to the underachievement in advances to the Weaker Sections and other important priority sectors like Social Infrastructure and Renewable energy sectors. She urged all stakeholders to enhance their focus and performance in these critical segments in the future.</p> <p>Action: All member Banks</p>

9	<p>Priority Sector Advances:-</p> <p>The ratio of Priority Sector Advances to total Advances was reviewed by the house which being at 48.83% was above the benchmark of 40%. The committee was informed that only five major banks viz. State Bank of India, Indian Bank, Punjab National Bank, UCO Bank & CRGB were below the benchmark of 40%. It was also informed that five banks namely IndusInd Bank, APEX Bank, Punjab National Bank, Central Bank of India & Union Bank of India have shown Q-o-Q decline in Priority Sector Advances.</p> <p>The Chair advised all low performing major Banks to make concerted efforts to increase their ratio of Priority Sector advances to total advances to achieve the benchmark of 40%. Further, she advised IndusInd Bank, APEX Bank, CBI, UBI & PNB to ensure positive Q-o-Q growth in coming quarter.</p> <p>Action: SBI, Indian Bank, PNB, UCO Bank, CBI, UBI, IndusInd, APEX & CRGB</p>
9(b)	<p>Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) & Central Sector Interest Subsidy (CSIS) Scheme: -</p> <p>The claim data regarding MMUSRBAY & CSIS were presented to the house, it has been observed that only PSUs and RRB had submitted the claim data to the nodal bank i.e. Canara Bank. No claim submission by major private banks viz. AXIS, INDUSIND, BANDHAN, ICICI & IDFC FIRST BANK. The Chair advised all major private banks to submit the claim data. Further, DGM & Convener urged all member banks that education loan should be routed through "Vidyalakshmi Portal" invariably and no application should be pending more than 15 days.</p> <p>Action: - AXIS, INDUSIND, BANDHAN, ICICI & IDFC FIRST BANK</p>

10	<p>Agricultural Advances :-</p> <p>The ratio of agricultural advances to total advances was reviewed by the house and it was 15.18% which was below the benchmark of 18%. The committee was informed that five major PSUs banks Viz. State Bank of India, Canara Bank, Punjab National Bank, Union Bank of India, and UCO Bank were below the benchmark of 18%. It was also informed that five major private banks namely HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank & Bandhan Bank were below the benchmark of 18%.</p> <p>The Chair advised all low performing major Banks to make concerted efforts to increase their ratio of agricultural advances to total advances to achieve the benchmark of 18%.</p> <p>Action: All aforementioned low performing Banks</p>
10(a)	<p>Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME) :- The Chair expressed her concern on high percentage of rejection of applications under PMFME and advised banks to introspect about high percentage of rejection of PMFME application. Further, she also urged banks to cooperate with the PMFME loan applicants and appraise them properly the reason for rejection. She also expressed concern over delays in application processing under the PMFME scheme, particularly those pending for over six months, and advised banks to expedite their efforts to address these challenges. Expressing concern over high rejection rates and delays in application processing, she highlighted that less contribution by private & cooperative banks.</p> <p>It was informed that the targets under this scheme for FY 2025-26 have been allotted to the member banks and LDMs vide letter SLBC/2025-26/03 dated 17.05.2025. Member banks & LDMs were requested to further allocate these targets to branch and make sincere efforts to improve the performance in the FY 2025-26.</p> <p>Action: Lead District Manager and Member Banks</p>

10(b)	<p>Agriculture Infrastructure Fund (AIF) :- While acknowledging the improvement in performance of banks under the Agriculture Infrastructure Fund, the Chair called for additional efforts to clear the pending applications. Further, she also pointed out that only 19 banks have sanctioned loans under AIF and some private banks have not sanctioned any loans under AIF viz. IndusInd Bank, RBL Bank, Yes Bank & AU SFB.</p> <p>Action: IndusInd Bank, RBL Bank, Yes Bank & AU SFB and Member Banks</p>
10(c)	<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 was high percentage of rejection of applications under KCC to Animal Husbandry, Dairy & Fisheries farmers. It was also pointed that only PSUs have sanctioned loans and there was no participation of Private Sector Banks in sanctioning of KCC to AH, Dairy & Fisheries farmers. The Chairperson advised private sector banks to lend KCC to AH, Dairy & Fisheries Farmers. She reiterated to follow the SOP/extant guidelines issued by GoI. Further, she urged all banks to promote the scheme more effectively among beneficiaries and to process all pending applications positively for sanction and disbursement.</p> <p>Action: Axis, Bandhan, ICICI, IDBI, IDFC FIRST, Karnatka Bank, Kotak Mahindra Bank, IndusInd Bank & YES Bank.</p> <p>Director, DIF also informed that a meeting regarding rejections in KCC for agriculture and its- sub sector was conducted for district of Balod wherein the reasons for rejection were analyzed. Banks were advised to create awareness campaigns in vernacular languages to inform the stakeholders about KCC loans.</p> <p>Action: All member banks</p>

11	<p>Flow of credit to MSME:-</p> <p>Regional Director, RBI informed that RBI had recently analyzed sample rejection letters given by banks to applicants for MSME loans. It was observed that certain banks viz. Yes Bank Ltd., IDFC Bank Ltd., HDFC Bank Ltd. and ICICI Bank Ltd. are using generic rejection letters for all applicants which do not convey a clear understanding of the reasons for rejection to the applicant. Further, they are also not in line with guidelines issued by RBI on Fair Practice Code for lenders.</p> <p>Action: Yes Bank Ltd., IDFC Bank Ltd., HDFC Bank Ltd. and ICIC Bank Ltd.</p> <p>Director, DIF urged all banks for giving credit to women entrepreneurs and Self-Help Groups led by women for furthering the vision of Lakhpati Didi which is also being monitored by Government of India.</p> <p>Action: All Member Banks</p>
11(a)	<p>Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) :-</p> <p>RD, RBI appreciated public sector banks for effectively using credit guarantee schemes like CGTMSE but noted low participation from private banks. She urged all banks to promote these schemes, including credit guarantees for e-NWRs and exporters, to expand access to collateral-free credit.</p> <p>Action: Member Banks</p>
12	<p>Pradhan Mantri Surya Ghar Muft Bijli Yojana (PMSGMBY) :-</p> <p>The Ministry of New and Renewable Energy (MNRE), Government of India, has launched the PM Surya Ghar Muft Bijli Yojana with a target of installing 1 crore residential solar units, nationwide, by March 2027. A meeting convened by DFS on 30th April 2024 directed banks to closely monitor and review the scheme's implementation at the SLBC level. As the State's performance is currently below expectations, all member banks were urged to proactively source loans from among the registered applicants and create awareness about the scheme's benefits among potential beneficiaries.</p>

	<p>It was also informed that only PSUs & RRB viz. SBI, PNB, BOB, Canara Indian & CRGB, have sanctioned maximum loans under PMSGBY. Private sector Banks viz. ICICI, HDFC, AXIS, Kotak Mahindra Bank, INDUSIND Bank, IDBI Bank, RBL Bank & YES Bank have not sanctioned any loan under PMSGBY. The Chairperson instructed all banks especially Private Sector Banks to extend credit in PMSGMBY.</p> <p>Action: ICICI, HDFC, AXIS, Kotak Mahindra Bank, INDUSIND Bank, IDBI Bank, RBL Bank & YES Bank</p>
13	<p>Advances To Weaker Sections: -</p> <p>The ratio of weaker section advances to total advances stood at 13.24% as on March 31, 2025, vis-à-vis 14.26% as on March 31, 2024, higher than the prescribed target of 12% of ANBC. It was observed that 20 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 improve their performance.</p> <p>Action: All Banks having advances to Weaker section below the benchmark of 12%</p>
18	<p>PMSVAMITVA Scheme: -</p> <p>The SVAMITVA scheme was launched on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. It was informed that though amended "Record of Rights" was distributed to all member banks for their opinion on legal sanctity of SVAMITVA Property Cards and on the bankability of Property Cards for bank loans. Since no apprehension has been received from any bank after so many communications made by the SLBC vide e-mails, SLBC perceives that no bank is having any objection in accepting it as a bankable instrument. All banks were requested to popularise this information among beneficiaries and start financing by accepting SVAMITVA Property Cards as security.</p> <p>Action: Member Banks, Chhattisgarh Land Records (CLR) & CG Revenue Department</p>

21	<p>Establishment of RSETIs in Remaining nine districts –</p> <p>RSETI plays an important role in training and credit linkage of rural population. With the recent operationalization of RSETIs in Balrampur, Sukma, Gariaband, Balod, Bemetara & Gaurela-Pendra-Marwahi, total number of RSETIs has increased to 24. RSETIs are yet to be opened in remaining districts. Regional Director, RBI & the Director, DIF, GoCG urged the lead banks to expedite the establishment of new RSETIs by taking premises on lease or rent until permanent buildings are constructed in these nine districts. The LDMs of these districts are also requested to identify the premises and inform the sponsored bank & SLBC.</p> <p>Action: Sponsored Banks – SBI, BOB & CBI and Respective LDMs</p> <p>Pending Claim of RSETIs: - Data regarding this was presented to the house and the Chair advised lead banks to submit the claims to SRLM, Chhattisgarh for reimbursement of expenditure.</p> <p>Action: Lead Banks (SBI, BOB & CBI)</p>
22	<p>(1). Issues related to KYC/re-KYC and reactivating Inoperative/Frozen accounts: -</p> <p>RD, RBI reiterated the concern regarding the significant backlog in KYC and re-KYC processes which has adversely affected the crediting of DBT benefits to beneficiaries' accounts, causing considerable inconvenience to account holders. Banks were advised to give personal attention to the issue which is currently being monitored by both the RBI and the Government. Therefore, it is imperative that this issue is addressed promptly by member banks.</p> <p>Action: All Member Banks</p> <p>(2). Inoperative Government Accounts: -</p> <p>59,883 accounts amounting to Rs. 219.11 crores pertaining to 23 banks in the State are having inoperative Government Bank accounts. In this regard, the Director, DIF, requested all collectors and member banks to reactivate the inoperative accounts or should close the accounts.</p>

	<p>Director, DIF also advised SLBC to provide latest data on inoperative Government accounts of all banks (district wise) to the office of DIF.</p> <p>Action: SLBC/ All member banks</p> <p>(3). Bank Recovery Incentive Scheme (BRISC):-</p> <p>It was informed in the meeting that district-wise data related to Bank Recovery Incentive Scheme (BRISC) should be submitted to office of DIF by SLBC.</p> <p>Action point: SLBC, All member banks</p> <p>(4) FI Saturation Campaign and Niyad Nellayar: -</p> <p>Department of Financial Services, Ministry of Finance, Government of India has initiated three-month campaign for saturation of Financial Inclusion Schemes w.e.f. July 01, 2025. Along with the scheme, they have also issued directions to cover re-KYC for all account holders and conduct of awareness drives on digital fraud prevention, ways to access unclaimed deposit as well as grievance redressal. All banks are therefore requested to actively participate and undertake above activities.</p> <p>Action: Member Banks</p> <p>Director DIF urged all the member banks and LDMs of the districts in which Niyad Nellayar villages are located to completely achieve the targets provided in FI Saturation Campaign by DFS. She advised LDMs and member banks to take necessary guidance and support from the District Administration and follow the responsibilities laid down in Standard Operating Procedure (SOP) provided by DFS for FI Saturation Campaign in letter and in spirit.</p> <p>Action: District Administration, LDMs (Kanker, Bijapur, Sukma, Dantewada, Narayanpur and MMAC districts) & Member Banks</p>
--	---

The meeting was concluded with a vote of thanks to the Chair and to all the dignitaries present in the meeting by the DGM & Convener, SLBC Shri Rakesh Kumar Sinha. He assured the chair that the all the points discussed in the meeting have been duly noted and shall be followed up. He concluded his address by expressing his commitment on behalf of member banks that issues raised in the meeting will be addressed by the member banks for the benefit of banks and development of the State.

ANNEXURE - A**List of Participants**

Sl. No.	Participants	Designation
CG Govt.Department		
1	Smt. Niharika Barik	Principal Secretary, P&RD and Development Commissioner, GoCG.
2	Smt. Shital Shashwat Verma	Director, Directorate of Institutional Finance, GoCG.
3	Shri Taran Prakash Sinha	Commissioner, MNREGA, Govt. of Chhattisgarh
4	Shri Ankit Kumar Modi	Addl. Director, Directorate of Institutional Finance, GoCG.
5	Smt. Sudha Das	Joint Director, Fisheries
6	Shri Raju Lal Nagre	Dy. Director, CG Khadi & Gramodyog Vibhag
7	Shri Sunil Agrahari	Dy. CEO, State Urban Development Agency
8	Sri Nishant Patil	Assistant Director, Department of Telecom
9	Sri Shivam Tiwari	Manager, ip tech, Department of Post
10	Shri Adarsh Sao	Adivashi Antyodaya Vikas Nigam (AVVN)
11	Shri Naveen Sharma	Adivashi Antyodaya Vikas Nigam (AVVN)
12	Shri Deepak Kumar	Assistant Director, Khadi and Village commission
13	Shri Arun .S.Malkhede	Assistant Director, Khadi and Village commission
14	Shri Subhas Ranjan Barik	SMM (NULM), SUDA
15	Smt Shalini Dalela	Mahila Kosh (MBV)
16	Dr. A.K.Shukla	Joint Director, Directorate of Tech Education.
Reserve Bank of India		
17	Smt. Reeny Ajith	Regional Director, RBI, Raipur
18	Shri Manish Parashar	General Manager, RBI, Raipur
19	Shri Deepesh Tiwari	Assistant General Manager, RBI, Raipur
20	Shri Digvijay Rout	Manager, RBI, Raipur
21	Shri Amit Sawarkar	Asst Manager, RBI Raipur
22	Shri S.K.Rathore	Assistant General Manager, RBI, Raipur
NABARD		
23	Shri Gyanendra Mani	Chief General Manager, NABARD, Raipur
24	Shri Brajendra Kumar Samantray	Assistant General Manager, NABARD, Raipur
25	Shri Saroj Kumar Meher	Assistant General Manager, NABARD, Raipur
26	Shri Devesh Kumar Singh	Asst. Manager, NABARD, Raipur
SIDBI		
27	Shri Santosh Rao More	Deputy General Manager, SIDBI
28	Smt. Priyanka Shende	Manager, SIDBI
National Housing Bank (NHB)		
29	Shri Sachin Sharma	RM, National Housing Bank

State Level Banker's Committee (SLBC), Chhattisgarh		
30	Shri Rakesh Kumar Sinha	Deputy General Manager (B & O), SBI
31	Shri Hemendra Singh Sisodia	Chief Manager, SLBC, C. G
32	Shri Rajan Sah	Manager, SLBC, C. G
Chhattisgarh Rajya Grameen Bank		
33	Shri Vinod Kumar Arora	Chairman CRGB
34	Shri Vijay Vasant Raikwad	General Manager, CRGB, Raipur
RSETI		
35	Shri Ashok Kumar Singh	Regional Director, RSETI, NACER
Member Banks		
36	Shri Bharat Kumar Chavda	Deputy General Manager, Bank of Baroda
37	Shri B R Ramkrishna Naik	Zonal Head, Central Bank of India
38	Shri Nikhil Kshatri	Manager, Bank of India
39	Shri Sunil Prasad Yadav	Senior Manager, UCO Bank
40	Shri Manish Debburman	Deputy General Manager, Punjab National Bank
41	Shri Chaturbhuj Barik	AGM, Punjab National Bank
42	Shri Shaikat SenGupta	Regional Coordinator, IDBI Bank
43	Shri Ashish Tripathi	G.M & Sr Regional Head, IDBI Bank
44	Shri Gouri Shankar Nayak	Regional Head, Indian Overseas Bank
45	Shri Santosh Rao Mone	Deputy General Manager, SIDBI
46	Shri Manish Kumar	Chief Manager, Punjab & Sindh Bank
47	Shri Vidyanand Choudhary	Chief Manager, Central Bank of India
48	Shri Himanshu Sharma	Senior Manager, Bank of Baroda
49	Shri Abhay Doye	AFD Head, Bank of India
50	Shri Himanshu Lambhate	Deputy Zonal Manager, Bank of Maharashtra
51	Shri Nand Nandan Nada	D.M, Bank of Maharashtra
52	Shri Mukul Kumar	Senior Manager, Indian Bank
53	Smt Veena	Zonal Head, UCO Bank
54	Shri Anuj Kumar Singh	DGM, Union Bank of India
55	Shri Narendra Choubey	Senior Manager, Union Bank of India
56	Shri Subir Banerjee	Zonal Head, HDFC Bank Ltd.
57	Shri Ajay Nirmalkar	Regional Manager, ICICI Bank
58	Shri Minshu Batra	Vice President & Cluster Head, YES Bank
59	Shri Shrangesh Bopche	Circle Head, AXIS Bank

60	Shri Nihar R Panda	SVP & Circle Head , Axis Bank
61	Shri Saurav Dave	Sr.B.M., Karnataka Bank Limited
62	Shri Rehan Khan	Area Manager, Kotak Mahindra Bank
63	Shri Abhishek Tiwary	Manager, APEX Bank
64	Shri Bijaya Nand Sahu	Manager, Karur Vysya Bank
65	Shri Bhawani Shankar Satpathy	Cluster Head, DCB Bank
66	Shri Rupesh Agrawal	Zonal Manager, Indian Bank
67	Shri Avinash Singh	Cluster Head, FINO PAYMENT BANK
68	Shri Rajiv K.Sidana	Zonal Head, Bandhan Bank
69	Shri Sanjay Thalve	DVP , Bandhan Bank
70	Shri Shourabh Singh	Senior Manager, Suryodaya Small Finance Bank
71	Shri Vishal Kanojia	ASM, Utkarsh Small Finance Bank
72	Shri Akhilesh Iyer	National Manager, Utkarsh Small Finance Bank
73	Shri Laxmi Narayan Tandan	State Head, Equitas Small Finance Bank
74	Shri Raghab Thakur	Sr. R.S.M, Equitas Small Finance Bank
75	Shri Ankit Gupta	Deputy Vice President, AU Small Finance Bank
76	Shri Sudipta Chhatterjee	Area Head, Ujjivan Small Finance Bank
77	Shri Snehashis Bandopadhyay	Senior Manager, Federal Bank
78	Shri Pradeep P Giri	Area Head, Jana Bank
79	Shri Bhabani Shankar Satpathy	BM, DCB Bank
80	Shri Pralay Shanker Sharma	BM, IDFC First Bank
81	Shri B.B.Naik	Chief Manager, India post Payment Bank
82	Sri Ravi Kumar	Senior Manager, India Post Payment Bank
83	Shri Subhan Sundaray	IndusInd Bank
84	Shri Varun Khanna	AVP Airtel Payment Bank
85	Shri Uttam Chandrakar	Manager Indian Overseas Bank
86	Mohd. Irshad Momin	State Head RBL Bank
87	Mohd.Arif	AVP RBL Bank
88	Shri Alok Mittal	Branch Head, DBS Bank
89	Mohd Umer Sheikh	Asst Manager, Jammu & Kashmir Bank
90	Shri Vikas Barad	Asst Manager, City Union Bank
91	Smt. Manshi Singh	Assistant Manager, Tamil Nadu Mercantile Bank
92	Shri Avinash Kumar Singh	Manager, Fino Payment Bank
93	Shri Amitanshu Kumar	Senior Manager, The South Indian Bank Ltd.
94	Lead District Managers - 23	

ANNEXURE – B

Sr. No.	District	Sub district	village name	Population	Allocated bank	Connectivity Status
1	Bijapur	Usur	Tukiguda	14	ICICI Bank Ltd	NO
2	Gariaband	Bindranavagarh(Garia band)	Toribhui	20	BANK OF BARODA	NO
3	Bijapur	Bhairamgarh	Badealwada	25	HDFC Bank Ltd	NO
4	Bijapur	Bhopalpattnam	Kondapadgu	58	STATE BANK OF INDIA	NO
5	Bijapur	Bhairamgarh	Eligandra	60	HDFC Bank Ltd	NO
6	Bijapur	Bhopalpattnam	Kachlaram	75	Punjab National Bank	NO
7	Mungeli	Lormi	Birarpani	75	Chhattisgarh Rajya Gramin Bank	NO
8	Bijapur	Bhairamgarh	Damaram	80	HDFC Bank Ltd	NO
9	Bijapur	Bhairamgarh	Gudekot	81	BANK OF BARODA	NO
10	Bijapur	Bhairamgarh	Bakeli	83	Chhattisgarh Rajya Gramin Bank	NO
11	Bijapur	Bhopalpattnam	Gartul	92	Union Bank of India	NO
12	Sukma	Konta	Puwarti	94	Axis Bank	NO
13	Koriya	Bharatpur	Chhatauda	101	Chhattisgarh Rajya Gramin Bank	NO
14	Bijapur	Bhairamgarh	Boter	108	Chhattisgarh Rajya Gramin Bank	NO
15	Bijapur	Bhairamgarh	Nedur	137	Axis Bank	NO
16	Gariaband	Bindranavagarh(Gariy aband)	Hathodadih	144	BANK OF BARODA	NO
17	Gariaband	Bindranavagarh(Gariy aband)	Nagarar	164	BANK OF BARODA	NO
18	Sukma	Konta	Bhimapuram (Karkanguda	197	Axis Bank	NO