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

www.cgdif.nic.in

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

क्रमांक /संसंवि/बैंकिंग/SLBC/2025/ 1199 — दिनांक 18/11/2025

निर्गमित किया
दि. - 19/11/2025
हस्ता.-

प्रति,

अपर मुख्य सचिव/प्रमुख सचिव/सचिव/विशेष (सचिव स्वतंत्र प्रभार)
....

छत्तीसगढ़ शासन
मंत्रालय, महानदी भवन
नवा रायपुर अटल नगर

विषयः राज्य स्तरीय बैंकर्स समिति छत्तीसगढ़ की 99वां तिमाही बैठक दिनांक 29.10.2025 का कार्यवाही विवरण।

महोदया / महोदय

विषयांतर्गत मान. मुख्य सचिव, छत्तीसगढ़ शासन, की अध्यक्षता में राज्य स्तरीय बैंकर्स समिति (SLBC) छत्तीसगढ़ की 99वां तिमाही बैठक दिनांक 29.10.2025, प्रातः 10:00 बजे मंत्रालय के 5 वां तल स्थित ऑडिटोरियम में सम्पन्न हुई। उक्त बैठक का कार्यवाही विवरण आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न - उपरोक्तानुसार।

भवदीया
शीतल शाश्वत
(शीतल शाश्वत वर्मा, IRS)
संचालक

पृ. क्र./संसंवि/बैंकिंग/SLBC/2025/ 1200 — दिनांक 18/11/2025

प्रतिलिपि-

1. विशेष कर्तव्यस्थ अधिकारी, मुख्य सचिव कार्यालय, छत्तीसगढ़ शासन, मंत्रालय, नवा रायपुर अटल नगर, की ओर सादर सूचनार्थ।
2. प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रीमण विकास विभाग, मंत्रालय, 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. कलेक्टर, समस्त जिला, छत्तीसगढ़ की ओर सादर सूचनार्थ।
5. उपमहाप्रबंधक एवं संयोजक, स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार रायपुर की ओर आवश्यक कार्यवाही हेतु।

शीतल शाश्वत
संचालक

छत्तीसगढ़ रजत महोत्सव 25

निर्गमित किया
दि. - 19/11/2025
हस्ता.-

State Level Bankers' Committee, Chhattisgarh

Minutes of the 99th quarterly SLBC meeting forQuarterendedJune,2025

The 99th quarterly meeting of the State Level Bankers' Committee (SLBC), Chhattisgarh for the quarter ended on June 2025, was held onOct29, 2025, at Mantralaya, Atal Nagar, Nava Raipur under the Chairmanship of Shri Vikas Sheel, Chief Secretary of Govt of Chhattisgarh.

2. The meeting was attended by Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur, Smt. Niharika Barik Singh, Principal Secretary, P&RD, Govt of Chhattisgarh; Shri Mukesh Kumar Bansal, Secretary (Finance), GoCG; Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur; Smt. Shital Shashwat Verma, Director, Directorate of Institutional Finance, Govt. of Chhattisgarh; Shri Manoj Kumar, General Manager & SLBC Convener, State Bank of India; 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.**

3. The General Manager, SBI & SLBC Convener at the outset welcomed the Chairperson and expressed his sincere thanks for accepting the invitation and giving his valuable time for conducting 99th SLBC Quarterly meeting for the quarter ended June 2025. He further highlighted QoQ and YoY growth on various banking parameters in the State and informed the forum that the parameters in many areas such as CD ratio, PMJDY, PMSBY, PMJJBY etc. are better in the State of Chhattisgarh than the national average.

4. The RD, RBI in her opening remarks commended the banks on achieving better CD ratio than the national average but highlighted the regional disparity and urged banks to address it. She also informed the forum about Financial Inclusion Saturation campaign and campaign on Unclaimed assets which are happening all over the country and urged banks to utilize the same.

5. CGM NABARD in his remarks highlighted the low level of agriculture credit which was below the benchmark of PSL lending and requested banks to address it. He also hoped that banks will take necessary action to address regional disparity in agricultural credit.

6. The Chief Secretary, Government of Chhattisgarh, in his inaugural remarks highlighted that this forum brought all the stakeholders together and provided them opportunity to identify the gap in the performance and to brainstorm as to how to figure out ways to address the same. He stressed that the meetingsshouldbeconductedinatimelymanner.HeadvisedthattheissuesbeingdiscussedinSLBC meeting needs to be followed up in sub-committee meetings of SLBC. He advised that all the sub- committees should meet within one month of conduct of SLBC meeting. He again urged all the participants to use this opportunity to flag the issues. SLBC convener was advised to include in next SLBC, the claim ratio under schemes such as PMSBY, PMJJBY etc. to monitor its effectiveness and compare national average with the State's performance in parameters not only related to Financial inclusion such as PMJDY, PMSBY, PMJJBY, APY but also in other areas such as PSL lending, GSS schemes, banking infrastructure etc. The SLBC was also advised to include the Action Taken report on earlier meeting's agenda in the presentation.

7. The major points discussed in the meeting are presented in the following table:

<table>
<tr><th>PARAMETER</th><th>OBSERVATIONS</th><th>ACTIONTOBETAKEN</th></tr>
<tr><td>1.CD Ratio (Credit to Deposit ratio)</td><td>03 Districts have CD ratio below 40% and 10BankshaveCDratio below 60%.</td><td>Districts with CD ratio below 40% - Surajpur, Manendragarh and Mohla Manpur should improve CD ratio to 40% by Dec quarter.
The target for districts was advisedas:
<table><tr><td>present CD ratio</td><td>target CD ratio</td></tr><tr><td>40-50%</td><td>above 50%</td></tr><tr><td>50-60%</td><td>above 60%</td></tr></table>
and above 60% for all districts after March 2026.
(Action: District Collectors and LDMs)

<u>10 Banks having CD ratio below 60%.</u>
All the banks having CD ratio less than 60% were advised to bring CD ratio to 60%by March 2026. (Action: Central bank of India, Karur Vysya Bank, South Indian Bank, Apex Bank, Equitas Small Fin Bank, Ujjivan small Fin Bank, Punjab & Sind Bank, Jana Small FIN Bank, CRGB & Utkarsh Small fin Bank)</td></tr>
<tr><td>2.Priority Sector Lending.</td><td>Over all PSL is 49%which is above 40%.
But Agriculture credit is 15.36% which is below 18%.
Regional Disparity: Surguja and Bastar - under performing</td><td>Banks should improve Agri credit especially KCC Animal husbandry, Fisheries and other allied activities for increasing Agriculture credit. Banks were also urged to increase Agri credit in Kharif season to maintain 18% Agri credit. The follow up should be taken in SLBC-SC Agri meeting. Banks were advised to handle cash management during paddy procurement season. (Action: All Banks, SLBC Agri SC convener)

All the Banks, especially the Private Banks, were advised to increase PSL lending in all the subsectors. Banks should design attractive products for improvement of PSL. State Government Departments may also provide guidelines for various schemes so that misinterpretation of schemes by bankers/end user does not happen and Banks may arrange loan awareness programmes/melas for Government Sponsored Scheme Loans. Follow- up in this regard may be taken at SLBC-Sub Committee meeting on Government Sponsored Schemes which should occur by November end.
(Action: State Government Departments and All Banks)</td></tr>
<tr><td>3.Financial Inclusion</td><td>Financial Inclusion Saturation campaign and Unclaimed Deposits Campaign</td><td>1. Banks were advised to actively participate in Unclaimed Deposit campaign. All the Banks to provide the Government account data on priority and Departments and District administrations to activate the inoperative/ DEAF accounts.
(Action: All Departments, District administration, banks and LDMs)</td></tr>
</table>

Financial Inclusioncontd.	20 Districts are 100% digitalized. 13 districts are remaining to bedigitalized.	2. All Banks in these 13 districts were advised to digitalize all SB and current accounts by December 2025. **(Action:AllbanksandLDMs)**
4.Unclaimed Deposit (Depositor Education and Awareness Fund)	In Chhattisgarh Rs 706.32 crores lying in DEAF a/cs out of which Rs 108.27 Crores of Fund of Govt Bodies are lying idle in Banks. Wrongly mentioned as 400 cr by SLBC.	**"Apki Punji Aapka Adhikar"** campaign is launched from 4th October 2025. All Banks were advised to take all steps to settle unclaimed deposits in this campaign. It was advised that banks should provide list of State Government's unclaimed and inoperative bank accounts. Concerned Departments and Collectors to ensure that all the State Government's unclaimed deposits are claimed back and inoperative accounts become operative. Banks were also advised to coordinate with District Administration to settle unclaimed Government accounts. **(Action: All Banks, SLBC convener and Departments/ Collectors)**
5. Financial Liqqteracy	Dedicated Financial literacy counsellors are required in each district- 9 posts are still vacant.	SBI to appoint 4 Financial literacy counsellors and Central Bank of India to appoint 5 FLCs in the vacant positions by December quarter end. **(Action: SBI & CBI)**
6.RSETI Coverage	Out of 33 districts only 26 districts have RSETIs, remaining 7 RSETIs need to be opened. Pending RSETI claims of Rs 21.9 crores.	All the lead banks were advised to open RSETI centres in remaining centres by **26thJanuary, 2026.** Also, it was advised to include/strengthen courses such as masonry in RSETIs. **(Action: CBI, SBI and BoB)** SRLM was advised to release the pending RSETI claims at the earliest. **(Action: SRLM PRD)**
7. Unbanked villages & Branch expansion.	66 unbanked villages are identified by DFS out of which 17 villages have connectivity. SLBC meeting on16.1.25- 19 unbanked villages were identified for opening of Brick & mortar branch, 7 opened	1.Allocated Banks were advised to deploy BC at 17 unbanked locations with network connectivity by December 2025. 2.LDMs and District collectors were advised to deploy at least one BC in all unbanked villages. 3. Banks allocated for opening of Brick & Mortar branch in 19 villages were advised to open brick and mortar branch latest by Dec 2025. **(ACTION: All Allocated Banks, LDMs and District Administration)** Banks were advised to open Brick and Mortar Branches in 47 unbanked villages as per survey conducted in LWE areas in the next phase. **(Allocated Banks and SLBC Convener, PRD)**

8.InactiveBC	Total 25.24% of BC deployed are inactive as against RBI norms of 10%. Causes may be: Low renumeration and overlapping of BCs in same place.	Banks with high percentage of Inactive BCs include Fino Payment Bank, Canara Bank, HDFC, ICICI, Airtel payment Bank. These Banks were advised to bring down inactive BC to 10% by Dec 2025. Banks should figure out a viable renumeration model. **(Action: All mentioned Banks)**
9. Timeliness of SLBC meetings and effectiveness of Forum	SLBC meeting of June 2025 held in October end. Due to this delay, the impact of meeting is lowered. It was advised to conduct SLBC and SLBC-SC meetings in time.	It was advised to arrange SLBC and Sub-Committees (SC) of SLBC meetings well within the time framework of 45 days from the end of a quarter. Also, the issues flagged in SLBC main meeting were advised to be followed up in sub-committees meeting. All the SLBC- SC meetings should be conducted in the month of Nov 2025. All Banks were advised to report correct data within 15days from the quarter end so that SLBC and its SC meetings can be arranged in time. **(Action: Convener Banks/NABARD and All member Banks)**
10. Progress in GSS loans.	PMFME (Micro Food Processing) Against target of 1,000 Sanctioned are only 69 and rejections are very high.	Banks may reject cases of PMFME only on valid reasons and avoid unnecessary rejections. Rejections to be studied by Dept to discuss in next sub committee meeting. Banks were advised to achieve 50% of allocated targets by Dec-2025. **(Action: All Banks)**
	PM SVANidhi (Street Vendors)	Banks should ensure that maximum beneficiaries move to higher tranches i.e. from 1st to 2nd, and 2nd to 3rd tranche loans. All bankers were urged to take care of the transition between tranches. All Banks are advised to clear all pending cases for sanction and disbursement within the TAT. SUDA should monitor target achievement and coverage of ULB on monthly basis. **(All Banks & SUDA)**
	PM Vishwakarma 15% rejection rate. Applicants are refusing loans after receiving training.	Banks were advised to find the reasons for high rejections /refusal to avail loans. Also, banks were advised to provide the loans in the scheme to the maximum extent possible. **(Action: All Banks)**
	PMSURYAGHAR: Against the annual target of 3 lakh cases, Banks have sanctioned only 2278 applications. Application sourcing is low and rejections are too high.	It was observed that rejections in PM Suryaghar were very high. Banks and Department were advised to analyses the reason of rejections. It was advised to follow up the issue in SLBC- SC meeting on GSS in November. **(Action: SLBC convener, All Banks and Department of Energy)**
11. NPA recovery (SARFAESI /RRC)	821 cases of SARFAESI are pending for permission of District Magistrates.	Banks were advised to provide the details of SARFAESI and RRC cases pending district wise to DIF for quick disposal of the cases. **(Action: All Banks)**

8. At the end of the meeting, the Chair summarized the major discussion/observations of the meeting such as need for timely conduct of SLBC and SLBC-SC meetings and DLCC meetings, comparison with national average for various schemes and parameters with performance in the State, activation of BCs and coverage of villages by BCs, opening of bank branches by the banks within prescribed timelines, opening of RSETI centres and introduction of new courses such as masonry, emphasis on increasing PSL lending and sub-components such as Agri credit, increase in CD ratio, disposal of SARFAESI cases, organization of bank melas, issuance of guidelines by State Government Departments to banks for GSS schemes.

SLBC convener was advised to include in next SLBC, the claim ratio under schemes such as PMSBY, PMJJBY etc. to monitor its effectiveness and compare national average with the State's performance in all parameters (Action: SLBC convener)

9. The Director, DIF presented the vote of thanks to the Chair and all other dignitaries present in the meeting.

Annexure-A

List of participants in 99th SLBC meeting conucted on October 29, 2025

S. No.	Participant Name	Designation	Bank/Department Name
1	Shri Vikas Sheel	Chief Secretary	Govt. of Chhattisgarh
2	Smt. Niharika Barik	Principal Secretary	Panchayat and Rural Development Department
3	Dr. Rohit Yadav	Secretary	Energy Department
4	Shri Mukesh Kumar Bansal	Secretary	Finance Department
5	Shri Rajat Kumar	Secretary	Commerce and Industry
6	Smt. Shital Shaswat Verma	Special Secretary	Directorate of Institutional Finance
7	Shri Basavaraju S	Secretary	Urban Department
8	Shri Solai Bharathi Dasan	Secretary	Skill Development, Technical Education and Employment
9	Shri Ashvani Dewangan	MD	SRLM
10	Shri Bhim Singh Kanwar	Managing Director	Energy - CSPDCL
11	Ms Fariha Alam Siddqui	Director	Food Civil Supplies & Consumer Affairs Department
12	Shri Ashvani Dewangan	MD	SRLM
13	Shri S. B. Kaley	Director (Budget)	Forest Department
14	Shri C. B. Landhekar	Addl Director Agri.	Agriculture Department
15	Shri R. Masiya	Inch-Director	School Education
16	Shri Dushyant Rayast	Additional CEO	SUDA Urban
17	Shri Ankit Modi	Addl. Director	Directorate of Institutional Finance
18	Shri Rajshekhar Sharma	DS	Finance Department
19	Shri Ankit Garg	DS	Technical Education and Employment S&T Dept
20	Shri Arvind Kujur	JD(F)	Agriculture Department
21	Shri P. L. Saber	Under Sectary	Home Department
22	Shri Kirtivardhan Upadhya	Under Sectary	Labour Department
23	Shri Mahesh Kumar	JD(F)	Directorate of Institutional Finance
24	Shri Kailash Kumar	Dy. Director	Directorate of Institutional Finance
25	Shri S. R. Tigga	GM	Chhattisgarh State Antyavasayi Cooperative Finance and Development Corporation
26	Shri Sachin Verma	RM	National Housing Bank
27	Shri Kuldeep Sharma	RCS	Co-operative Department
28	Shri Ashok Kumar Singh	SDR	NACER
29	Shri A. K. Chaturvedi	Consultant	Department of Telecommunication
	Regulators		
1	Smt. Reeny Ajith	Regional Director	Reserve Bank of India
2	Shri Gyanendra Mani	CGM	NABARD
3	Shri Hardik Sheth	Government.Nominee Director	Department of Financial Services
4	Shri Manish Parashar	GM	Reserve Bank of India
	SLBC, Chhattisgarh		
1	Shri Manoj Kumar	SLBC Convener & General Manager	State Bank of India
2	Shri Rakesh Kumar Sinha	DGM (B&O)	State Bank of India
3	Shri Manoj Kumar Singh	AGM SLBC Chhattisgarh	State Bank of India
	Public Sector Banks And RRB		
2	Shri Vinod Arora	Chairman	Chattisgarh Rajya Gramin Bank (RRB)
3	Shri Diwakar P. Singh	GM & Zonal Head	Bank of Baroda
4	Shri B. R. Ramakrishna	DGM & Zonal Head	Central Bank of India
5	Shri S. K. Shukla	DGM & Regional Head	Canara Bank
6	Shri Ashish Chaturvedi	GM & Zonal Head	Punjab National Bank

S. No.	Participant Name	Designation	Bank/Department Name
7	Smt. Gayatri Kampa	DGM & Zonal Manager	Bank of India
8	Shri Rupesh Agrawal	DGM & Zonal Manager	Indian Bank
23	Shri Anuj Kumar Singh	DGM & Regional Head	Union Bank of India
10	Shri Ram Binod Singh	AGM DVAS	State Bank of India
19	Shri Manish Kumar	AGM	Punjab & Sind Bank
20	Shri C Baric	AGM	Punjab National Bank
14	Shri V. Venkatesh	Zonal Head	Bank of Maharashtra
18	Shri Gouri Shankar Nayak	Regional Head	Indian Overseas Bank
22	Shri Veena Kumari	Zonal Head	UCO Bank
12	Shri Prateek Verma	Senior Manager	Bank of India
13	Shri Sushil Suren	Senior Manager	Bank of Maharashtra
15	Shri Abhinav Kumar Beheraa	Senior Manager	Canara Bank
21	Shri Deepesh Makhija	Senior Manager	UCO Bank
11	Shri Mrutyenjay Khatua	Chief Manager	Bank of Baroda
16	Shri Saroi Sua	Chief Manager	Central Bank of India
17	Shri Uttam Kumar Chandrakar	Manager	Indian Overseas Bank
	Apex Bank		
1	Shri A. K. Shrivastava	OSD	APEX Bank
	Private Sector Banks		
1	Shri Nihar R Panda	Circle Head	Axis Bank Ltd
2	Shri Shrangesh Bopehe	VP	Axis Bank Ltd
3	Shri Ritesh Chaturvedi	Sr. Officer	City Union Bank
4	Shri Alok Mittal	Branch Head	DBS Bank
5	Shri Bhabai Shankar	Cluster Head	DCB Bank Ltd
6	Shri Sourab Singh	Cluster Head	DCB Bank Ltd
7	Shri Ranvijay Singh	Manager	Federal Bank
8	Shri Deepak Agarawal	SVP	HDFC Bank
9	Shri Arnav Suri	VP	HDFC Bank
10	Shri Aruna Mishra	DGM	ICICI Bank
11	Shri Ajay Nirmlkar	Regional Manager	ICICI Bank
12	Shri Jamidar Sahu	DGM	IDBI Bank
13	Shri Pralay Sharma	Area Head	IDFC Bank
14	Shri Subham Sandanay	SVP	Indusind Bank
15	Shri Soumya Ranjan Padhi	Officer	Karnataka Bank
16	Shri Pratap Kumar Jain	RM	Karur Vysya Bank
17	Shri Rehan Khan	Area Manager	Kotak Mahindra Bank
18	Ms. Mansi Singh	Assistant Manager	Tamilnad Mercantile Bank
19	Shri Barath V	Manager BH	The South Indian Bank
20	Shri Minshu Batra	VP	Yes Bank
21	Shri Vikas Sinha	VP	Yes Bank
	Small Finance Bank		
1	Shri Vipin Pandey	RM	AU Small Finance Bank
2	Shri Ankit Kumar Gupta	State Head	AU Small Finance Bank
3	Shri Raghab Thakur	Sr. RSM	Equitas Small Finance Bank
4	Ms Puja Jha	CH Incharge	ESAF Small Finance Bank
5	Shri Pradeep Giri	Area Head	Jana Small Finance Bank
6	Shri Sanjeev Rai	RSM	Utkarsh Small Finance Bank
7	Shri Sudipta Chatterjee	Area Head	Ujjivan Small Finance Bank
8	Shri Manas Kurre	SO	Syryuday Small Finance Bank
	Payment Bank		
1	Shri Varunn R Khanna	State Head	Airtel Payment Bank
2	Shri Avinash Singh	Manager	FINO Payment Bank
3	Shri Mantram Pal	AM	FINO Payment Bank
	Other Participants		
1	Shri Deepesh Tiwari	AGM	Reserve Bank of India
2	Shri Satyendra Rathore	AGM	Reserve Bank of India
3	Shri Digvijay Rout	Manager	Reserve Bank of India

S. No.	Participant Name	Designation	Bank/Department Name
4	Shri Dilip Damani	Manager	NABARD
5	Shri Sumit Kukreja	State Manager	SBI LIFE INSURANCE
6	Shri Santosh Rao More	DGM	SIDBI
7	Ms Priyanka Shende	Manager	SIDBI
		Lead District Manager	
1	Shri Saurabh Jain	LDM Balod	Bank of Baroda
2	Shri Indra Kumar Tilwani	LDM Dhamtari	Bank of Baroda
3	Shri Sanjay Raut	LDM Durg	Bank of Baroda
4	Shri Vineet Mohan Khare	LDM Gariyabandh	Bank of Baroda
5	Shri Abhay Parey	LDM Mahasamud	Bank of Baroda
6	Mohd. Mofiz	LDM Raipur	Bank of Baroda
7	Shri Munish Sharma	LDM Rajnandgaon	Bank of Baroda
8	Shri Sanjeev Patil	LDM Manendragarh	Central Bank of India
9	Shri Anant Prakash Minj	LDM Surajpur	Central Bank of India
10	Shri Deependra Yadav	LDM Surguja	Central Bank of India
11	Shri George W Tirkey	LDM Bastar	State Bank of India
12	Shri Amrit Kumar Ekka	LDM Bijapur	State Bank of India
13	Shri Dinesh Oraon	LDM Bilaspur	State Bank of India
14	Shri Shiv Ram Baghel	LDM Dantewada	State Bank of India
15	Shri R. S. Baghel	LDM GPM	State Bank of India
16	Shri Narottam Singh Thakur	LDM Janjgir	State Bank of India
17	Shri Walter Bhengra	LDM Jashpur	State Bank of India
18	Shri Sudhir Kumar Batta	LDM Kabeerdham	State Bank of India
19	Shri Gaurishankar Rana	LDM Kanker	State Bank of India
20	Shri Chetur Singh Thakur	LDM Khairagarh	State Bank of India
21	Shri Ashok Pradeep Minz	LDM Kondagon	State Bank of India
22	Shri Krishna Bhagat	LDM Korba	State Bank of India
23	Shri Pabitra Dehan	LDM Mungeli	State Bank of India
24	Shri Sampat Kumar	LDM Sarangar	State Bank of India
25	Shri VikasKumar	LDM Sukma	State Bank of India