

State Level Bankers' Committee Meeting, Chhattisgarh
Action Taken Report on Minutes of 59th Meeting

Agenda Points No.	Action Points	Action Taken
4	<p>Progress under Government Sponsored Scheme (GSS) is not satisfactory. Chief Secretary instructed the Addl Chief Secretary, Panchayat and Rural Development to hold a review meeting of all Banks.</p> <p>Action - Department of Panchayat & Rural Development and All Banks</p>	<p>A meeting of SLBC Sub-Committee headed by Additional Chief Secretary (Panchayat and rural development), Government of Chhattisgarh was conducted on 27.11.2015 in which progress under Government Sponsored Scheme was reviewed. Minutes of meeting placed at "Annexure-B, page - 39. Scheme wise progress under Government Sponsored Schemes is placed as agenda point No 5 to 8.</p>
5	<p>Gradually the remaining households to be covered by the Banks.</p> <p>Action -All Banks, ALL LDMs</p>	<p>Latest position of household coverage placed at Annexure-C, page - 46.</p>
6	<p>DIF to convene meeting for reconciliation of difference in enrolment figures reported by LDMs and individual Banks under three Social Security Schemes.</p> <p>Action - LDM, SLBC, DIF</p>	<p>Position since reconciled.</p>
7(a)	<p>Extension of loans to fresh entrepreneurs should be encouraged under MUDRA rather than providing additional financing to the existing units.</p> <p>Action – All Banks</p>	<p>All banks are instructed to extend financial assistance under PMMY to fresh entrepreneurs also. Latest progress report under PMMY is placed at Annexure- E, Page – 55..</p>

7(b)	<p>Poorly performing Banks including private sector Banks in implementation of MUDRA yojana are to be counselled by Secretary, Industries. Department of Industries to convene monthly review meetings. RBI will also be invited in the meeting by the Director Industries.</p> <p>Action – Director Industries</p>	<p>Special SLBC meeting presided over by Director DFS, MoF, Gol and attended by Regional Heads of member Banks was organized on 19.12.2015 to review performance and sensitize the Banks with reference to improving performance in PMMY. Latest progress report is placed at Annexure-E, Page-55.</p>
7(c)	<p>Banks who have not achieved target of 25 cases per branch set for Mega camp period are required to achieve the target latest by 31.10.2015. All Banks should accomplish a minimum physical target of 167 cases per Branch for financial year 2015-16 under MUDRA scheme.</p> <p>Action -All Banks</p>	<p>Banks that have not achieved targets under PMMY are again instructed through their apex office, to speedup efforts.</p>
7(d)	<p>For effective implementation of MUDRA in the State, Mega Camps are to be organised at Block level.</p> <p>Action – All LDMs</p>	<p>180 Mega camps have been organized at Block level as per instructions from Government of Chhattisgarh in every District by LDMs.</p>
8	<p>Monitoring mechanism and flow of information with regard to NRLM to be developed by SLBC in consultation with LDMs. Sponsoring agency is to provide list of cases to SLBC on a regular basis for granular follow – up.</p> <p>Action -NRLM, SLBC, All Banks</p>	<p>A List, mentioning number of cases pending at Bank Branch level, received on 11.01.2015 has been shared with all the LDMs and Banks for follow-up.</p>

9	<p>Banks need to make all out efforts to achieve targets under NULM. Additional Chief Secretary, Panchayat & Rural Development will review progress under NULM periodically.</p> <p>Action -Panchayat & Rural Development, All Banks.</p>	<p>All banks were instructed to speedup financial assistance under NULM. In the meeting of SLBC Sub-Committee headed by Additional Chief Secretary, Panchayat and Rural Development conducted on 27.11.2015 to review progress under Government Sponsored Schemes NULM was also discussed and Banks were instructed to speed up financing and to achieve targets allotted under NULM. Scheme wise progress under Government Sponsored Schemes is placed at agenda point No – 9, Page – 07..</p>
10(a)	<p>KVIC to conduct DLTFM meeting urgently and start sending proposals to Banks. List of proposals sent to Banks may be forwarded to SLBC for granular follow– up.</p> <p>Action - KVIC, SLBC, All Banks</p>	<p>As per details provided by KVIC, DLTFM meetings have been conducted in 16 districts in which 347 cases (October -41 , November- 111, December- 195) were forwarded to banks amounting to margin money of Rs 16.94 Crore.</p> <p>All sponsoring agencies viz. KVIC and KVIB are again requested to provide the list of such cases to SLBC to facilitate follow up.</p>
10(b)	<p>Margin money claims for financial year 2014-15 under PMEGP cases to be settled on an urgent basis by the nodal branch of SBI.</p> <p>Action - SBI</p>	<p>Meetings to clear applications were held on 18.12.15, 16.01.16 and 22.01.16 in which 90 cases, 26 cases and 14 cases aggregating 130 cases have been disposed off.</p>
11(a)	<p>All banks need to reconcile the pending position with the Chhattisgarh Rajya Antyavasayee Sahakari Vitt Evam Vikas Nigam Maryadit under confirmation to SLBC.</p> <p>Action - All Banks, SLBC</p>	<p>Banks have not submitted ATR in this regard except : SBI – has advised vide their letter number SLBC/2014-15/463 dated 30.03.2015 district wise position.</p> <p>Central Bank of India - Position reconciled with Nigam,</p> <p>CRGB- Bank is constantly following up with their branches. 100 cases of Rs 56.67 lac are under consideration at their end.</p> <p>AXIS Bank- Necessary communication and updates have been shared with / updated to the Nigam.</p>

11(b)	<p>Pending old cases of refund of subsidy sponsored by Chhattisgarh Rajya Antyavasayee Sahakari Vitt evam Vikaas Nigam Maryadit should be resolved by 30.11.2015.</p> <p>Action - All Banks.</p>	<p>The subsidy accounts have not been reconciled to the satisfaction of Chhattisgarh Rajya Antyavasayee Sahakari Vitt evam Vikaas Nigam Maryadit. As such a meeting of the Banks and Nigam is proposed on 11th / 12th February to reconcile the accounts.</p>
13	<p>Credit linkage to the youths trained by RSETI under EDP would be monitored by SLBC. The State Co-ordinator, RSETI will provide the list of EDP passouts to SLBC on an on-going basis.</p> <p>Action - SLBC, Co-ordinator RSETI</p>	<p>List of pass outs from MSMEDI training centers was received and shared with all the Banks. The list of passouts from RSETIs shall be distributed shortly upon receipt from State Coordinator, RSETIs.</p>
14	<p>All banks need to achieve the benchmark of 60 % in CD Ratio.</p> <p>Action – All Banks, RBI</p>	<p>Instructions contained in RBI Master Circular on Lead Bank Scheme para 10 have been re-iterated by SLBC. A Copy of Circular is placed at SLBC webpage. 15 Banks have CD ratio below the level of 60% in the State.</p>
15	<p>FLCC activities to be converged with the camps organised for the purpose of PMMUDRA, PMJDY, PMSBY, PMJJBY and APY.</p> <p>Action - Manager FLC, LDM</p>	<p>A special drive for creating awareness about PMMY LDMs have conducted Mega Camps in 180 Blocks of the state. A special FLC activity was under taken at each camp. Apart from this in all the camps conducted by LDMs and Banks for PMMY, PMJDY, PMSBY, PMJJBY and APY, FLC activity was also done. A special session is conducted at RSETIs during every training programme for prospective PMMY Borrowers. Special campaign in 83 Government ITI, 84 private ITI a special FLC session was conducted by Banks and LDMs during November and December 2015.</p>
16(a)	<p>The performance under KCC finance of all banks barring RRB and Co-operative Banks was found to be unsatisfactory. All banks to increase finance under this head.</p> <p>Action - All Nationalised and Private Banks</p>	<p>Latest position of Agriculture advance in the State is shown in Table no 8. There is a YOY growth of 10.24%.</p>

16(b)	<p>Extension of loans under agriculture segment to be taken as one of the parameters for empanelment of Banks. The Benchmark for all banks in agriculture sector is 18% of total advances. However, at present the share of Agricultural advances to the total advances is 15.86 %.</p> <p>Action – DIF</p>	<p>Lending to Priority Sector advances in which Agriculture advance is a major contributor, a weightage have been allotted in the parameters for empanelment of Banks for F/Y 2016-17.</p>
17	<p>SLBC to convene a meeting of all member Banks in connection with opening of Bank branches at 150 locations of 8 LWE affected districts in consultation with RBI. All banks including private sector banks should submit proposals for opening new branches in LWE districts.</p> <p>Action - SLBC, RBI, DIF, All Banks</p>	<p>Bank Branch opening in LWE districts is in progress. A special SLBC meeting was organised on 09.12.2015 in this regard.</p> <p>54 centres are voluntarily chosen by Banks to open Bank Branches and 5 for installation of ATMs in LWE area.</p> <p>A Standard Operating Procedure (SOP) was circulated to Banks with instructions to report in the matter latest by 31.12.2015. A review was taken by Director, Directorate of Institutional Finance, and Government of Chhattisgarh on 13.01.2016.</p> <p>A Summary of SOP is placed at Annexure-[*] ^{**}.</p>
18	<p>In order to increase the share of Agricultural finance in pursuit of overall achievement in ACP, NABARD will work out an action plan to finance under KCC and take up the matter separately with all Banks.</p> <p>Action – NABARD</p>	<p>The SLBC reviews achievement of State Credit Plan which also includes review of agriculture credit flow. However, as per the action point it is proposed that a subcommittee may finalize the implementation of following measures to enhance the agriculture credit flow particularly the term loans:</p> <ul style="list-style-type: none"> • Advising all the banks for stepping up of GLC flow in agri-sector particularly under term lending at the rate of 30-35% of agricultural loan • Undertaking visits of Controlling offices and selected branches to study the operational problems and larger issues affecting agriculture credit flow

		<ul style="list-style-type: none"> Organizing workshops separately for all the three agencies for removing operational problems coming in the way of GLC flow Recommending newer processes (such as simplification of loan document, delegation of powers to BMs, pre-seasonal sanction) and products (customized essential small value term loan for small & marginal and medium farmers) Monitoring of under-performances of banks through the Sub-Committee of SLBC Arranging interface with Revenue Department for working out mode for recognizing sharecroppers and digitization of land records and providing access to banks for verifying title deeds for faster sanction of term loans. Influencing budget provision of interest rebate in case of sectors receiving restricted credit flow
19(a)	<p>Department of technical education to reiterate and recirculate the instruction regarding eligibility criteria of the Mukhya Mantri Uchch Shiksha Rin Byaj Anudan Yojana (MMURBY). An online portal to be launched shortly by Department of Technical Education for processing of applications and its reporting.</p> <p>Action -Department of Technical Education</p>	<p>Instructions / scheme details of Mukhya Mantri Uchch Shiksha Rin Byaj Anudan Yojana (MMURBY) has been circulated among all banks on 05.11.2015.</p> <p>Online web portal will be launched by Department of Technical Education Department shortly..</p>
19(b)	<p>All banks to start submitting information regarding progress made under Mukhya Mantri Uchch Shiksha Rin Byaj Anudan Yojana (MMURBY) to Canara Bank “the nodal agency”.</p> <p>Action - All Banks, Canara Bank</p>	<p>21 Banks have shared data with nodal Bank. Remaining Banks to ensure submission of data to Nodal Bank immediately.</p>
20	<p>Venture Capital Assistance scheme promoted by Small Farmers Agribusiness Consortium, an organisation promoted by the Ministry of Agriculture was explained to all the participants. All</p>	<p>Scheme details have been provided to all Banks, with a request to promote the scheme. The scheme envisages single window approach while associating with banks financing the projects, to</p>

	<p>Banks should explore the possibility of financing to high value Agricultural units so that 18 % of total advances is extended to Agri sector.</p> <p>Action – ALL Banks, NABARD</p>	<p>extend venture capital, with term loan and working capital, to agribusiness applicants. SFAC may be invited to conduct workshops in potential districts.</p>
21(a)	<p>Revenue Department to declare village wise productivity status after crop cutting experiment for the purpose of assessing the impact of drought.</p> <p>Action - Revenue Department Government of Chhattisgarh.</p>	<p>Report of crop cutting experiment has been received from Gariaband District only. Revenue Department Government of Chhattisgarh would arrange for providing village wise productivity status after crop cutting experiment for the purpose of assessing the impact of drought, according to which banks will proceed further for relief measures.</p>
21(b)	<p>Since Nazari Anawari is declared by the State Administration, the matter should be discussed in special DLCC meeting at district level. NABARD to issue instructions to convene special DLCC meetings at all drought affected districts to extend alternate loans, pending Revenue Department declaration.</p> <p>Action – NABARD</p>	<p>RBI instructions in this regard have been re-iterated to all Banks. All the LDMs have been instructed to conduct special DLCC meeting for the purpose. As advised by the LDM Gariaband, Crop cutting experiment has been done in their district. Response from Revenue Department, Government of CG is awaited.</p> <p>Action taken by NABARD : SLBC was advised to convene SLBC meeting to ensure a coordinated action plan for implementation of drought relief measures as per RBI master circular No 2015-16/68 dated 01.07.2015 vide our letter CG.CPD./1849/CPD-SLBC/15-16 dated 24.11.2015.</p>

1	BALOD	Dena Bank	14
2	BALODABAZAR	State Bank of India	9
3	BALRAMPUR	Central Bank of India	8
4	BEMETARA	State Bank of India	
5	BIJAPUR	State Bank of India	22
6	BILASPUR	State Bank of India	
7	DANTEWADA	State Bank of India	10
8	DHAMTARI	Dena Bank	9
9	DURG	Dena Bank	15
10	GARIABAND	Dena Bank	
11	JAGDALPUR	State Bank of India	
12	JANJGIR-CHAMP	State Bank of India	
13	JASHPURNAGAR	State Bank of India	19
14	KANKER	State Bank of India	23
15	KAWARDHA	State Bank of India	
16	KONDAGAON	State Bank of India	20
17	KORBA	State Bank of India	
18	KORIYA	Central Bank of India	15
19	MAHASMUND	Dena Bank	
20	MUNGELI	State Bank of India	3
21	NARAYANPUR	State Bank of India	
22	RAIGARH	State Bank of India	
23	RAIPUR	Dena Bnk	6
24	RAJNANDGAON	Dena Bank	6
25	SARGUJA	Central Bank of India	
26	SURAJPUR	Central Bank of India	

27	SUKMA	State Bank of India	
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