

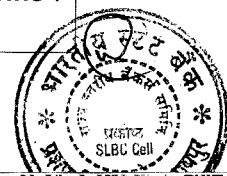
State Level Bankers' Committee, Chhattisgarh
Minutes of the 66th SLBC meeting dated 29th June 2017

Venue: S-0-12, Mantralaya, Naya Raipur

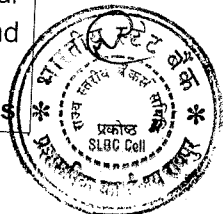
Time : 11:30 AM

The 66th meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Vivek Dhand, IAS, Chief Secretary, Government of Chhattisgarh. The list of other participants is attached as (Annexure-A). An interactive discussion was held in the meeting and the following action points were discussed in the meeting. :-

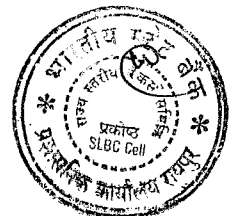
Action Point No	Action Point																		
1	<p>Along with Aadhaar seeding in PMJDY accounts now the focus has expanded to seed all Active Saving Bank accounts. The current status is as under :</p> <table border="1" data-bbox="339 696 1437 999"> <thead> <tr> <th>As on</th> <th>All active SB Accounts</th> <th>Aadhaar Seeding</th> <th>% of Aadhaar Seeded Accounts</th> <th>Mobile Seeded Accounts</th> <th>% of Mobile seeded Accounts</th> </tr> </thead> <tbody> <tr> <td>31.03.2017</td> <td>2,29,68,851</td> <td>1,30,34,023</td> <td>57</td> <td>1,09,84,261</td> <td>48</td> </tr> <tr> <td>31.05.2017</td> <td>2,27,17,686</td> <td>1,56,66,310</td> <td>69</td> <td>1,15,37,714</td> <td>51</td> </tr> </tbody> </table> <p>Chairman expressed a need to expedite the Aadhaar & Mobile seeding in all active accounts. The house was also informed that, the Government of India has issued a advisory to public for getting their accounts mandatorly Aadhaar seeded latest by 31.12.2017 failing which the accounts would be rendered inoperative. All Banks are instructed to ensure 100% Aadhaar and Mobile Number seeding in all the active saving bank accounts.</p> <p align="right">Action: All Banks, LDMs</p>	As on	All active SB Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts	31.03.2017	2,29,68,851	1,30,34,023	57	1,09,84,261	48	31.05.2017	2,27,17,686	1,56,66,310	69	1,15,37,714	51
As on	All active SB Accounts	Aadhaar Seeding	% of Aadhaar Seeded Accounts	Mobile Seeded Accounts	% of Mobile seeded Accounts														
31.03.2017	2,29,68,851	1,30,34,023	57	1,09,84,261	48														
31.05.2017	2,27,17,686	1,56,66,310	69	1,15,37,714	51														
2	<p>The amount of subsidy under Pradhan Mantri Awas Yojana (PMAY) and all the other DBT schemes is directly being credited to beneficiary accounts. A few departments have reported that the amount beyond a certain limit (Rs 50,000) is not being credited to accounts because of limited facilities in PMJDY accounts. SLBC in consultation with Department of Panchayat and Rural Development has developed a format for upgrading the BSBD accounts opened with liberalised KYC formalities. The format has been circulated to all Banks.</p> <p>All the Banks are instructed to upgrade all such BSBD accounts to normal SB accounts and ensure the issuance of cheque books.</p> <p align="right">Action : All Banks.</p>																		
3	<p>It was mentioned that in some welfare schemes such as PM Ujjwala Yojana and SRLM where the beneficiaries are only females and benefits are not being extended to them because of non availability of Bank accounts in their name. It was informed there is a need of opening of saving bank accounts of females in Bijapur district. All the Banks were instructed by the Chair to ensure hasslefree account opening of women specially in rural areas of the state. The house was informed that special camps will be organised on need basis by the banks in the districts identified by the SRLM.</p> <p align="right">Action : SRLM and All Banks .</p>																		



4	<p>To provide the banking facilities in rural and un-banked area the house was requested by the SRLM to use services of Bank Sakhi (Women SHGs/Members) as Bank Mitra. All banks were instructed to explore the possibilities to engage the Bank Sakhi as Bank Mitra.</p> <p style="text-align: right;">Action : All Banks</p>								
5	<p>Chair expressed its dissatisfaction over the progress of Aadhaar seeding shown by Apex Bank and Chhattisgarh Rajya Grameen Bank. Both the Banks were instructed to speedup the task to improve the position. Same was the case with major private banks.</p> <p>Action : Apex Bank, Chhattisgarh Rajya Grameen Bank, ICICI, HDFC, Axis Bank.</p>								
6	<p>Status of activation of RuPay cards as on 31.05.2017 was informed to the house as under :</p> <table border="1" data-bbox="331 622 1393 824"> <thead> <tr> <th>PMJDY accounts</th> <th>Issued RuPay Card accounts</th> <th>Active RuPay card accounts</th> <th>% of Active RuPay Cards</th> </tr> </thead> <tbody> <tr> <td>1,23,82,578</td> <td>83,95,482</td> <td>37,92,316</td> <td>46%</td> </tr> </tbody> </table> <p>Chair expressed his displeasure over low RuPay card activation. As this facility directly affects the service to the customers including providing facility of cashless transactions hence it is essential to issue RuPay cards to the customers as well as activate them. All Banks were instructed for ensuring the same and it should be monitored in all their internal meetings.</p> <p style="text-align: right;">Action : All Banks and LDMS.</p>	PMJDY accounts	Issued RuPay Card accounts	Active RuPay card accounts	% of Active RuPay Cards	1,23,82,578	83,95,482	37,92,316	46%
PMJDY accounts	Issued RuPay Card accounts	Active RuPay card accounts	% of Active RuPay Cards						
1,23,82,578	83,95,482	37,92,316	46%						
7	<p>Progress under SUI was reviewed and found to be very low. As against a target of 4314 cases 22% achievement was reported. All banks were instructed to achieve the target of financing to at least one woman and one SC/ST borrower under the Stand up India Scheme.</p> <p style="text-align: right;">Action -All Banks</p>								
8	<p>It was brought in to the notice of the house that the beneficiaries of the Pradhan Mantri Awas Yojana (PMAY) are facing problem in withdrawal of cash from their accounts due to less supply of currency in remote areas of the State. As per the RBI instructions a minimum 40% of currency issued from the chests should go to service the rural area branches. It was resolved that the collectors would be instructed to review the availability and SLBC will setup a monitoring mechanism to ensure compliance of RBI instructions and ensure availability of cash in rural areas.</p> <p style="text-align: right;">-All Banks</p>								
9	<p>It was advised to the house that the targets under the NRLM Scheme has been achieved. But the average size of the loan is far below the best performing states in our country. There is a need to improve the average size of the loan. A target of average size of the of Rs 1.75 Lac was allotted to the Banks by the Chair.</p> <p style="text-align: right;">-All Banks and SRLM</p>								
10	<p>It was informed to the house that scheme to channellise Bank finance towards SC&ST categories is a very important for upliftment of the deprived communities. Chair observed that the performance under the Antyodaya and aadivasi vitt yojana is not satisfactory. All the Banks were instructed to monitor the implementation at micro level. The CG Rajya Antyavsayee Sahakari Vitt evm Vikas Nigam Maryadit Raipur was instructed by the Chair to develop a web based utility for reporting and monitoring of performance under the scheme for effective implementation.</p> <p style="text-align: right;">Action : Department of SC&ST welfare, All Banks</p>								



11	<p>With reference to the Branch expansion plan in LWE affected districts, banks were instructed to open the remaining branches and 5 ATMs out of the list of 62 centers allotted to them within a time frame. Banks under PCA imposed by RBI expressed their inability to open Branches. Chair instructed other banks start process for opening of Branches under LWE project.</p> <p style="text-align: right;">Action : Allottee Banks except Banks under PCA</p>
12	<p>Some Banks reported to the Chair that they have not received the approval for branch opening from their controlling offices. Reserve Bank of India was advised by the Chair to pursue with the controlling offices of the Banks for obtaining the approval.</p> <p style="text-align: right;">-Reserve Bank of India</p>
13	<p>It was pointed out by the ACS (Agri), Government of Chhattisgarh that the Dairy Enterpenership Development Scheme (DEDS) and financing for setting up of Krishi Yantra Seva Kendra is not being given proper attention by the banks during the last financial year. Banks are to sanction these cases on priority basis. Financing under above mentioned schemes should be takne as an regular agenda in DLCC and SLBC meetings.</p> <p style="text-align: right;">-SLBC , LDMs</p>
14	<p>House was apprised about the provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY). As advised to the house the notification about crop insurance and notified crops has been issued by the Government of Chhattisgarh. Crop calander and Instructions about the Scheme have been circulated to all member Banks. Chair instructed the Banks and Insurance companies to meticulously follow the instructions and guidelines with respect to implementation of Scheme. The issuance of receipt and PMFBY folio to the farmer by the concerned Insurance company and Bank be ensured. Chair advised to the Department of Agriculture to provide a MIS on fortnightly basis, the progress under the scheme to the SLBC. DIF requested the Department of Agriculture, to provide the viewing rights of PMFBY portal to SLBC so that banks performance can be monitored and timely data entry is ensured.</p> <p style="text-align: right;">Action : Department of Agri, All Banks and Insurance Companies</p>
15	<p>Targets for the year 2017-18 under PMEGP (as per annexure-I) Government Sponsored Schemes were approved by the house. Chair instructed the concerned departments to conduct DLTFC meeting , sponsored sufficient cases send them timely to the Banks. Banks should try to achieve the target well before the end of the financial year.</p> <p style="text-align: right;">-All Sponsoring agencies, All Banks, LDMs</p>



1. National Rural Livelihood Mission (NRLM)

Target for 2017-18: The target for 2017-18 is Rs. 350.00 Crore (District-wise and Bank-wise targets already circulated to all Banks)

2. National Rural Livelihood Mission (NRLM)

Sr No	Category of Scheme	No of Cases
1	Individual Loan	4000
2	Group Loan	300
3	SHG Bank Linkages	2000

3. Pradhan Mantri Employment Generation Program :-

Targets for 2017-18: Target for 2017-18 given by three Government Agencies viz. KVIC, KVIB and DIC is as under:

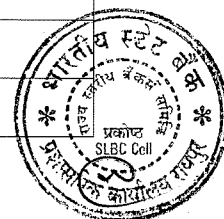
Sr.No	Scheme	Number	Margin Money Amounts (Lac)
1	Khadi & Village Industries Commission	607	Rs.1205.00
2	Khadi & Village Industries Board	608	Rs.1205.00
3	DIC	810	Rs.1606.67
Total		2025	Rs.4016.67

4. Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana.

Targets for 2017-18: Target for 2017-18 under Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana is as under:

(Rs. In Crore)

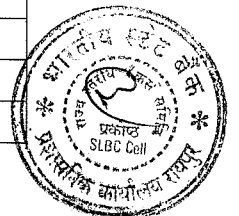
Sr No	Scheme	Physical Target 2017-18 (No)	Subsidy
1	Antyodaya Swarojgar Yojana	6,000	6
2	Adivasi Swarojgar Yojana	2,000	2
Total		8,000	8



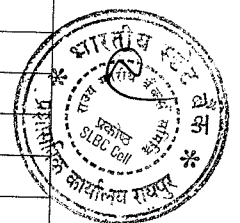
Annexure-A			
66th meeting of State Level Bankers' Committee dated 29.6.2017			
List of Participants			
Govt. Representatives			
Sr.No.	Name	Designation	Department
1	Shri Vivek Dhand	Chief Secretary	Government of Chhattisgarh
2	Shri M.K. Rout	Additional Chief Secretary	Panchayat & Rural Development
3	Shri Ajay Singh	Additional Chief Secretary	Agriculture
4	Shri Amitabh Jain	Principal Secretary	Finance
5	Shri Amit Agrawal	Joint Secretary	DFS, MoF, Government of India
6	Ms. Richa Sharma	Secretary	Food & Civil Supplies
7	Ms. M Geeta	Secretary	Women & Child Development
8	Smt. Rina B.S. Kangale	Special Secretary	Tribal Welfare Development
9	Dr. Kamalpreet Singh	Special Secretary & Director	Directorate of Institutional Finance
10	Dr. Rohit Yadav	Special Secretary	Urban Development
11	Ms Omega Yunish Toppo	Joint Secretary	Forest Department
12	Smt. Ritu Sain	Managing Director	CG SRLM
13	Shri J.P.Pathak	Registrar Cooperative	Government of Chhattisgarh
14	Shri Alok Katiyar	Managing Director	KVIB
15	Smt. Alarmelmangai. D	Director	Directorate of Industries
16	Shri Anupam Trivedi	Secretary	Antyavvyasayi Vitt Vikas Nigam Mydt.
17	Dr.S.K.Pandey	Director	Vatarnary Department
18	Shri Virendra Sharma	Director	MSME, Govt of India
19	Shri Sanjay Rane	Deputy Director	Department of Industries
20	Shri B.P.Banajare	Deputy Director	KVIB
21	Shri S.K. Agrawal	Joint Director	Agriculture Department
22	Shri C.S. Mund	Assistant Director	MSME, Government of India
23	Shri Rakesh Shukla	Additional Director	Directorate of Institutional Finance
24	Shri Asutosh K Singh	State Project Manager (FI)	CG SLRM
25	Shri Veekesh Agarwal	Project Executive	CG SRLM
26	Shri R.K.Sinha	Team Leader	DAY -NULM
27	Shri Vivek Shukla	Mission Manager	DAY -NULM
28	Shri K.S. Chawla	State Resource Person	CHIPS Govt of CG(UIDAI)
Others			
1	Shri Amit Goel	JTO	BSNL
2	Shri Subhas Kumar Bhury	Assistant	Department of Post
3	Shri M.R. Kawatkar	Assistant Director	Department of Post
4	Shri R.D.Borkar	SDR	RSETIs



Reserve Bank of India			
Sr.No.	Name	Designation	
1	Ms. Swaraswti Shyam Prasad	Regional Director	
2	Shri Anand Upadhaya	Deputy General Manager	
3	Shri Narayan	Assistant General Manager	
National Bank for Agriculture and Rural Development			
Sr.No.	Name	Designation	
1	Shri N.P.Mahapatra	General Manager	
2	Shri M.K.Goyal	Deputy General Manager	
3	Shri Pinaki Dey	Assisant General Manager	
Representative from SBI			
Sr.No.	Name	Designation	
1	Shri Dipak Chopra	General Manager	
2	Shri Anantha Narayanan.A	General Manager (F-I)	
3	Shri Braham Singh	Deputy General Manager & Convenor, SLBC	
4	Shri R.N.Chaturvedi	Deputy General Manager (Out reach)	
5	Shri Mani Shankar Pandey	Assistant General Manager (SLBC)	
6	Shri R.K. Jain	Chief Manager (FI)	
7	Shri Pradeep Bhandari	Chief Manager (SLBC)	
8	Shri Bibhudendu Pattnaik	Manager (SLBC)	
9	Shri Tijendra Thakur	Junior Assistant	
Representatives From Lead Bank of Office			
Sr.No.	Name	Designation	Department
1	Shri Ashok Kumar Singh	Lead District Manger	Balod
2	Shri B.Govind Rajan	Lead District Manger	Baloda Bazar
3	Shri K.K. Tiwari	Lead District Manger	Balrampur
4	Shri Shanker Khedia	Lead District Manger	Bemtara
5	Shri K.M.Agrawal	Lead District Manger	Bijapur
6	Shri Ranjeet Tigga	Lead District Manger	Bilaspur
7	Shri Amit Ranjan	Lead District Manger	Dhamtari
8	Shri G.K. Sharma	Lead District Manger	Dantewada
9	Shri J.C. Panigrahi	Lead District Manger	Durg
10	Shri Andrew A Rosario	Lead District Manger	Gariaband
11	Shri K.S. Paikra	Lead District Manger	Janjgir-Champa
12	Shri A.K. Khare	Lead District Manger	Jaspur
13	Shri J.R.Kawde	Lead District Manger	Jagdapur
14	Shri Hemant Thakur	Lead District Manger	Kanker
15	Shri M.R. Das	Lead District Manger	Kondagaon
16	Shri Surendra Saha	Lead District Manger	Korba
17	Shri Lalit Kumar Nayak	Lead District Manger	Koria
18	Shri S.K.Mitra	Lead District Manger	Mahasamund
19	Shri M.C.Hathgain	Lead District Manger	Mungeli
20	Shri Prakash Chadra Sahu	Lead District Manger	Narayanpur
21	Shri S.L.Pangraha	Lead District Manger	Raigarh
22	Shri Chouhan	Lead District Manger	Raipur
23	Sri Kajol Dasgupta	Lead District Manger	Rajnandgaon
24	Shri K.C.Behera	Lead District Manger	Sarguja
25	Shri A.K. Shrirange	Lead District Manger	Sukma
26	Shri R.K.Nayak	Lead District Manger	Surajpur



Representatives from Banks & Insurance Companies.			
Sr.No.	Name	Designation	Department
1	Shri R.K. Gupta	Chairman	Chhattisgarh Rajya Gramin Bank
2	Shri V.B. G. Rao	General Manager	Chhattisgarh Rajya Gramin Bank
3	Shri R.K. Sharma	Deputy General Manager	Allahabad Bank
4	Shri Tushar Kanti Ray	Deputy Manager	Andhra Bank
5	Shri Lalit Kumar Choudhary	In Charge MD	Apex Bank
6	Shri Rajeev Kumar	Deputy Vice President	Axis Bank
7	Smt. Preeti Upadhaya	Manager	Axis Bank
8	Shri P.P.Rao	Deputy General Manager	Bank of Maharashtra
9	Shri. Jaya Divya	Officer	Bank of Baorda
10	Shri K.V. Raju	Deputy Regional Manager	Bank of Baroda
11	Shri Sandeep Sinha	Deputy Zonal Manager	Bank of India
12	Shri R. Jangde	Chief Manager	Bank of India
13	Shri S.Roy Choudhary	Senior Manager	Bank of Maharashtra
14	Shri Vivek Khandelwal	Senior Manager	Bhandhan Bank
15	Shri Amarjeet Singh	Deputy General Manager	Canara Bank
16	Shri Janardan Joshi	Deputy Zonal Manager	Central Bank of India
17	Shri Ghanshyam Sahu	Manager	Central Bank of India
18	Shri Binod Kumar Gupta	Assistant General Manager	Corporation Bank
19	Shri Kamlesh Kundan	Senior Manager	Chhattisgarh Rajya Gramin Bank
20	Shri Dushyant Chaturvedi	Branch Manager	DCB Bank
21	Shri V.C.Upadhya	Zonal Manager	Dena Bank
22	Shri Abhishek Kumar	Manager	Federal Bank
23	Shri Manoj Gupta	Cluster Head	HDFC Bank
24	Shri Nitin Patel	Chief Manager	ICICI Bank
25	Shri Ravi Narayan Patra	Deputy General Manager	IDBI Bank
26	Shri Chandanewar Goswami	Assistant General Manager	Indian Bank
27	Shri K.Nagaiah	Chief Manager	Indian Overseas Bank
28	Shri Himanshu Agrawal	Assistant Vice President	IndusInd Bank
29	Shri Jitendra Kumar	Assistant Manager	J & K Bank Ltd.
30	Shri P.K. Tiwari	Senior Officer	Karnataka Bank
31	Shri Gulam Mustafa	Manager	Kotak Mahindra Bank
32	Shri Basant Kumar Behera	Deputy Manager	Laksmi Vilas Bank
33	Shri R.K.Patel	Manager	Laxmmi Mahila Nagarik sah Bank
34	Shri Hitendra M.Thakur	Senior Manager	Nagarik Sahakari Bank
35	Shri Binay Gupta	Deputy General Manager	Oriental Bank of commerce
36	Shri Naveen Kumar	Assistant Manager	Oriental Bank of commerce
37	Shri Pratul P Bhelonde	CEO	Pragati Mahila Nagrik Sahakari Bank
38	Shri Amolok Singh	Assistant General Manager	Punjab and Sind Bank
39	Shri Rajeev Khare	Deputy General Manager	Punjab National Bank
40	Shri Atul Bhatnagar	Manager	Punjab National Bank
41	Shri Sudipta Aich	Assistant General Manager	SIDBI
42	Shri Sanjay Shukla	Assistant Manager	SIDBI
43	Shri T.C.Gupta	Deputy Regional Manager	Syndicate Bank
44	Shri N.K. Shrivastava	Senior Manager	Syndicate Bank
45	Shri S.Gerge Bejamin	Assistant	Tamiland Mercantile Bank
46	Shri Nagrendra Prasad	Senior Manager	UCO Bank
47	Shri M.P. Singh	Deputy General Manager	Union Bank of India
48	Shri N. K. Choubey	Senior Manager	Union Bank of India
49	Shri Sushil Kuimar Shukla	Deputy General Manager	United Bank of India
50	Shri Arvind Guntewar	Chief Manager	Vijaya Bank



Insurance Companies			
Sr.No.	Name	Designation	Department
1	Shri Vishal J Khadbade	Manager	Agricultue Insurance Co Ltd
2	Shri Sandeep Dey	Manager	Bajaj Allianz
3	Shri Mithilesh Kumar Singh	Manager	Bajaj Allianz
4	Shri Vaibhav Shukla	Assisitant Manager	Iffcotokio
5	Shri Pankaj Kumar	C.G. Head	Iffcotokio
6	Shri P.Varghese	Deputy Manager	National Insuranace Co Ltd.
7	Shri Rahul Kumar	Area Manager	Reliance General Insurance

