

State Level Bankers' Committee, Chhattisgarh
Minutes of the 86th quartely SLBC meeting
held on 30.06.2022

The 86th quarterly meeting of State Level Bankers' Committee (SLBC), Chhattisgarh was held under the Chairmanship of Shri Prasanna R, IAS, Secretary, Department of Panchayat and Rural Development, Government of Chhattisgarh on June 30, 2022 in virtual mode.

The meeting was attended by Shri Shrikant Namdev, Director, DFS, Gol, Smt. Sheetal Shaswat Verma, IRS, Director, Directorate of Institutional Finance, Government of Chhattisgarh, Smt Reeny Ajith, Regional Director, RBI Raipur, Shri Binod Kumar Mishra, Chief General Manager, State Bank of India, Bhopal Circle, Shri Neeraj Prasad, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri S V Radhakrishna Rao, DGM & Convenor SLBC, Shri Rakesh Kumar Yadav, DGM SBI, Shri D K Upadhyay, DGM, SBI and other Senior officers of State Government, banks and Lead District Managers. The list of the participants is attached at **Annexure-A**.

Shri Binod Kumar Mishra, Chief General Manager, State Bank of India, LHO, Bhopal welcomed all participants and highlighted the performance of State.

Regional Director, RBI in her opening remarks appreciated the banks for increasing credit flow even in the midst of global turmoil due to Russia-Ukraine conflict. She advised all the banks and LDMs to achieve the benchmark targets set by RBI. She also advised CRGB and Apex Bank to give special attantion on improving CD ratio. She stressed for extensive use of TReDS platform for financing / discounting trade receivable of MSME.

Director, DFS, Gol highlighted the benefits of financial inclusion and advised to improve financing under KCC and Stand up India scheme.

The Chairperson advised that Govt priorities, like coverage of unbanked villages, opening of Branches in LWE area, deployment of BCs in the vicinity of CAPF camp and in Gram Panchayat should be fulfilled within the time line. He also advised that if Banks need any support, they should seek support from concerned departments. He advised that FI sub-committee should analyse the reasons for rejection of claim under PMSBY/PMJJBY and advised the banks for hand holding of the claimants and quick disposal of such cases. He also advised RBI to look into the issues of banks, if any.

An interactive discussion was held in the meeting and the following action points were emerged : -

Action Point No. as per Agenda	Action Point
1	Adoption of the minutes of 85th SLBC meeting held on 30.03.2022 No action required

2	<p>Action Taken Report (ATR) of the 85th SLBC meeting -</p> <p>The pending action points of last SLBC meeting were discussed and further it was decided as under : -</p>
2.1	<p>List of Banking Correspondents (BCs in Hindi) to be displayed at concerned District's website – As only 10 districts data have been uploaded on district webpage so the Chair advised SLBC to collect the BC data from all the districts LDMs / Banks and get it uploaded by State NIC.</p> <p style="text-align: right;">Action : LDMs, Banks, SLBC, DIF to coordinate with NIC</p>
2.2	<p>Development of web based Revenue Recovery Certificate (RRC) System– House was apprised with the status of action taken by DIF and Land records (Revenue) department. The Chair advised to complete the task in time bound manner and necessary support can be taken from concerned department for development of such system.</p> <p style="text-align: right;">Action: DIF, Revenue dept, SLBC</p>
2.3	<p>Revamp of Lead Bank Scheme (LBS) - New data collection System– As only Apex Bank is left for migration to standardized data flow system, The Chair asked the timeline for implementation from Apex Bank. Bank informed that June quarter data will be uploaded in new portal positively.</p> <p style="text-align: right;">Action-Apex Bank</p>
2.4	<p>Reconciliation of Bank Mitras deployed in Chhattisgarh- Data of BCs reported by Banks to SLBC vis a vis data in DBT GIS portal was presented to the house. FINO payment Bank and RBL Bank has the major difference. Both Banks were advised to reconcile the figure by the end of July 2022 and other Banks were advised to reconcile their position immediately. DIF also asked RBL Bank to check whether figure reported by them is as per RBI directives.</p> <p>BC figure reported by RBL to SLBC: 12289 BC figure reported by RBL in DBT GIS portal : NIL</p> <p style="text-align: right;">Action: RBL Bank, FINO payment Bank and other concerned Banks</p>
3	<p>Minutes of SLBC sub committees:</p> <p>On the issue of non-convening of meeting of Financial Inclusion Sub-Committee and GSS Sub-Committee, The Chair advised DIF to look into the issue and if required, needful to be done for substitution of designated Chairman. DIF proposed to take up the responsibility of convening Financial Inclusion Sub-Committee.</p> <p>Central Bank of India was instructed by the Chair to take up the responsibility of convening meeting of GSS subcommittee.</p> <p style="text-align: right;">Action: Bank of Baroda, Central Bank of India, DIF</p>

4	<p>Status of opening of banking outlets in Unbanked Villages as per 5 km criteria – As per Government of India's instructions Banking outlets are to be opened in unbanked villages within 5 Km radius. 39 villages are yet to be covered as on 31.05.2022. (Source: DFS GIS Mapping)</p> <p>The Chair reviewed bank wise position. Some banks raised the issues regarding poor connectivity in the allocated villages and also very low population. The Chair advised DIF to hold a meeting with all allottee Banks, concerned District Collectors and Department of Telecommunication and check the feasibility of opening Banking outlet and if required, may be taken up with DFS for removal of these villages from the list till the establishment of connectivity. The Chair advised banks for coverage of the villages where connectivity is not an issue.</p> <p style="text-align: right;">Action – SLBC, Allottee banks, DIF</p>
5	<p>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh – The Chair took the feedback from all concerned Banks.</p> <p>BOB informed about rental issue in village Timed, district Bijapur. The Chair advised BOB to meet the District Collector for this issue.</p> <p>RBL Bank informed that the matter is still pending with the head office. The Chair asked the Bank to submit head office response at the earliest.</p> <p>HDFC bank requested for change of place but the Chair advised the bank to open the Branch in the allocated place only.</p> <p>DCB Bank raised the issue of 2nd connectivity in Kundanpal, as for Branch operation connectivity from two operators are required. The Chair advised DCB to contact NABARD for VSAT installation. NABARD informed the house that if bank approaches, it may provide the necessary support under Financial Inclusion Fund. Bank was advised to open the branch at the earliest & report.</p> <p>DCB bank requested for exemption from opening of Branch at village Chintalnar, district Sukma. The Chair advised the DIF to take up the issue and arrange for reallocation to other Bank.</p> <p>The Chair also advised DIF that if these Banks are not opening the Branches within timeline then new Government accounts should not be given to these Banks.</p> <p>The Chair also advised DIF to arrange for a small meeting in next week with the concerned Banks for resolving the issues.</p> <p style="text-align: right;">Action : DIF, SLBC, All allottee Banks</p>

6	<p>Opening of bank branch, ATM or BC outlet in the vicinity of CAPF camps and opening of one banking outlet at each Gram Panchayat bhavan in the 8 worst LWE affected districts –</p> <p>Progress made by the Banks in deployment of BC in these locations were presented to the House. Axis Bank, PNB, BoB informed that the BCs will be deployed by them by July 2022 end in all the allocated places. The Chair advised the banks that BC Sakhi can also be appointed in these locations and instructed all the banks to finish BC deployment in these locations within 02 months.</p> <p style="text-align: right;">Action – Allottee Banks, LWE districts LDMs, SLBC</p>
7	<p>Banking at a glance in Chhattisgarh (Key Indicators) -</p> <p>Achievements in key indicators were presented to the house. The Chair advised that all the banks and districts must achieve the benchmarks set by RBI. The Chair advised RBI to monitor these indicators.</p> <p style="text-align: right;">Action: All Banks, SLBC, LDM of district having CD ratio less than 40%, RBI</p>
8	<p>Banking Infrastructure in Chhattisgarh: The Chair observed that the ATM penetration in rural area is less than the branch penetration. The Chair advised RBI to analyze the issue.</p> <p style="text-align: right;">Action: RBI</p>
9	<p>Deposit & Advances</p> <p style="text-align: right;">No action required</p>
10	<p>Credit Deposit Ratio – RBI obtained feedback from some banks, like SBI, UBI, CBI, having CD ratio less than benchmark. RBI advised the house that if these banks improve their CD ratio, position of state in CD ratio will improve.</p> <p style="text-align: right;">Action: All Banks having CD ratio less than Benchmark, LDMs</p>
11	<p>Review of Performance under Annual Credit Plan (ACP) : Target allotted for FY 2022-23 under ACP was approved by the House.</p> <p style="text-align: right;">Action- All Banks, LDMs</p>
12	<p>Priority Sector advances: All low performing Banks were advised to achieve the benchmark target of 40% Priority Sector Lending.</p> <p style="text-align: right;">Action- All low performing Banks</p>
13	<p>Agriculture Advances- Review of banks having agri advances below the benchmark was done. The Chair advised all the banks, having agri advances below the benchmark, to achieve the benchmark. NABARD advised the Banks to focus on term loans to improve performance in agri segment.</p> <p>ADIF also raised the issue that lending to Agri & Small & Marginal farmers is low in case of 4 major Banks.</p> <p>NRLM department also advised the banks to clear pending SHG applications.</p> <p style="text-align: right;">Action- All Banks, Banks having Agri advances below the Benchmark</p>

14	<p>Flow of credit to MSMEs: ADIF advised the house that 4 major banks advances to micro enterprises is less than the benchmark. These Banks should achieve the benchmark target in Micro enterprises.</p> <p>Action- All Banks having Micro enterprises advances below the Benchmark</p>
15	<p>Flow of credit for affordable housing: It was felt by the house that banks should improve their share of PMAY to total housing loan.</p> <p>Action- All low performing Banks</p>
16	<p>Grant of Education Loan</p> <p>No action required</p>
17	<p>Advances to Weaker Sections</p> <p>No action required</p>
18	<p>Review of Progress under other components of ACP</p> <p>No action required</p>
19	<p>Position of NPA</p> <p>No action required</p>
20	<p>Issues remaining unresolved at DCC/DLRC meeting</p> <p>No action required</p>
21	<p>PRAGATI: Review of Social security scheme (Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana) and Claims of PMJJBY and PMSBY – The Chair reviewed the claim data and asked DIF to analyse rejection data before next sub-committee meeting and also advised the banks to handhold the claimants while applying for claim.</p> <p>Action: All Banks, DIF</p>
22	<p>Targeted Financial Inclusion Intervention Programme (TFIIP)</p> <p>No action required</p>
23	<p>Review of Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM-FME)</p> <p>No action required</p>
24	<p>PMSVAMITVA scheme</p> <p>No action required</p>
25	<p>Progress in Sustainable Development Goals – ADIF advised the house that many branches of PNB and UBI have been closed which have affect on SDG. PNB and UBI advised that after merger adjacent branches have been closed.</p> <p>No action required</p>
26	<p>Financial literacy camps by Financial literacy centers (FLCs) and Rural branches</p> <p>No action required</p>
27	<p>National Rural Livelihood Mission (NRLM):</p> <p>No action required</p>
28	<p>National Urban Livelihood Mission (NULM)</p> <p>No action required</p>
29	<p>Antyodaya Swarojgar Yojana and Adivasi Swarojgar Yojana</p> <p>No action required</p>
30	<p>Dairy Entrepreneurship Development Scheme (State Government)</p> <p>No action required</p>

34	Stand-Up India	No action required
35	Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) Education Loans	No action required
36	Progress under various digital delivery channels	No action required
37	KCC Loan and Crop Insurance under Pradhan Mantri Fasal Bima Yojana	No action required
38	Activities conducted in RSETIs – RBI raised the issue of reimbursement of expenses incurred by RSETIs. Chair advised SLBC convener to meet him personally in this matter.	Action – Lead Banks, DIF, MD SRLM
39	Any Other issue with the permission of Chair – ADIF raised the issue of E-stamping and advised all the Banks to submit their input for implementation of E-stamping in the State.	Action – All Bank, SLBC, DIF
The meeting concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC convener.		

Annexure-A

S. No.	Name of Official	Designation	Bank/Department Name	Mob.No.
1	Shr Prasanna R	Secretary	Panchayat and Rural	
2	Smt Sheetal Shaswat Verma	DIF	Govt of Chhattisgarh	7587190043
3	Smt Reeny Ajith	RD	Reserve Bank of India	7358246926
4	Shri Binod Kumar Mishra	CGM	State Bank of India	
5	Shri Neeraj Prasad	GM	State Bank of India	
6	Shri S V Radhakrishna Rao	DGM & Convener SLBC	State Bank of India	9000892666
7	Shri Rakesh kumar yadav	DGM	State Bank of India	
8	Shri D K Upadhyay	DGM	SLBC	
9	Shri Vijay Vasant Raikwad	AGM, SLBC	State Bank of India	
10	Mr Anil	AVP	Axis Bank	9977300708
11	Mr Ranjeet Kumar Modal	Network DGM	Bank Of Baroda	9827127595
12	Mr Arvind Verma	Sr.Manager	Bank of Baroda	7000182810
13	Mr Tameshwar Sahu	Manager	Bank Of India	8770673287
14	Mr Dipak Chakrabarty	Dy. Zonal Manager	Bank Of Maharashtra	9685228916
15	Mr Ashish Kumar Das	Sr.Manager	Bank Of Maharashtra	9007409757
16	Mr Ashish Jha	Sr.Manager	Central Bank Of India	7352353050
17	Mr Atulya Kumar Behera	GM (Ops)	CRGB	8819982425
18	Mr Vipin Singh Chandel	Sr.Manager	CRGB	6232033025
19	Mr Rajat Anand	AVP-CH	DCB Bank	8878389000
20	Mr Hosish Dewangan	Branch head	DCB Bank	8770799339
21	Mr Manoj Gupta	DVP	HDFC Bank Ltd	9301566987
22	Mr Satya Mishra	RH	ICICI Bank Ltd	7471113887
23	Mr Susil Kumar	Chief Manager	Indian Bank	8825273233
24	Mr H P Ved	Sr.Manager	Indian Bank	7692917866
25	Mr Rajesh Das	Chief Manager	Indian Overseas Bank	9885711161
26	Ms Prabina Pradhan	Manager	Indian Overseas Bank	9123611992
27	Mr Samar Kesari Jena	Manager	Punjab & sindh	8288844835
28	Mr P Arun Kumar Rao	Dy. Zonal Manager	Punjab National Bank	9589234799
29	Mr Ajit Kumar Meher	AGM	Punjab National Bank	8280344881
30	Mr Sudipto Chattarjee	AVP	RBL Bank	7566660604
31	Mr Mangesh Bhelonde	Sr.Manager	Uco Bank	9826908347
32	Mrs Lucky Nayak	Zonal Manager	Uco Bnak	9437283241
33	Mr Sourabh Chaphekar	Dy.Regional Head	Union Bank Of India	9511701155
34	Mr Narendra Choubey	Sr.Manager	Union Bank Of India	7389978188
35		Representatives	Various Banks	
36	28 Districts	Lead District Managers		