

State Level Bankers' Committee, Chhattisgarh
Minutes of the 89th quarterly SLBC meeting for Quarter ended Dec 2022
held on 10.03.2023

The 89th quarterly meeting of State Level Bankers' Committee (SLBC), Chhattisgarh for December 2022 quarter was held on March 10, 2023 at Mantralaya (S-0-12) Hall, Atal Nagar, Nava Raipur under the Chairmanship of Shri Prasanna R. (IAS), Secretary, Department of Panchayat & Rural Development, Government of Chhattisgarh and co-chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India.

2. The meeting was attended by Smt. Sheetal Shashwat Verma, IRS, Director, Directorate of Institutional Finance, Govt of Chhattisgarh, Dr. Gyanendra Mani, Chief General Manager, NABARD, Raipur, Shri Niraj Prasad, General Manager, Network-III, State Bank of India, Bhopal Circle, Shri Naveen Rawat, Deputy General Manager (FI), State Bank of India, Bhopal Circle, Shri.D K Upadhyay, DGM & SLBC Convenor and other senior officials of State Government, member banks and Lead District Managers. The list of the participants is attached at Annexure- A.

3. Shri Niraj Prasad, General Manager, State Bank of India, LHO, Bhopal welcomed the Chairperson. He expressed sincere thanks for giving the opportunity for conducting the meeting as per timeline prescribed by RBI. He also welcomed all the participants and highlighted the performance of banks in the State. In his opening remarks, he expressed gratitude towards the State Government for their support and providing good business environment which enabled bankers to perform well during the current quarter. He emphasized on growth in Deposits and Advances, Achievement of ACP, CD Ratio and commitment of member banks towards financial development of the State.

4. Smt. Renny Ajith, Regional Director, RBI expressed thanks to chairperson for convening the quarterly SLBC meeting as per timeline prescribed by RBI. SHE mentioned that 3 out of 4 sub-committee meetings of SLBC i.e. Financial Inclusion, Expanding and Deepening of Digital Payments and Government Sponsored Schemes

were timely conducted. She advised SLBC to ensure convening of Agriculture Sub-Committee meeting before the end of March 2023. She emphasized that the share of priority sector advances as on December 31, 2022 is 43.65% of the total advances. In view of the regulatory concern of low level of agriculture credit, the sub-committee meeting of agriculture needs to be convened regularly. In the State Budget for 2023-24, State's GSDP has been estimated to register CAGR of 9.25% from the year 2019 to 2024 which is comparatively higher than the CAGR of the Country's GDP (7.1%). It is, therefore, expected that banks will improve their advances commensurate with higher growth trajectory of the State. RBI is observing Digital Payments Awareness Week (DPAW) from March 6 to 12, 2023 with the theme "Har Payment Digital" which reinforces RBI's commitment to deepen digital payments in the country. It is a matter of pride that we have robust payment system in the form of UPI which is being studied and appreciated by many countries. She urged banks to accord top priority to digital payments penetration and cover all eligible accounts with at least one of the modes of digital payments in the State.

5. CGM NABARD urged all participants to increase the coverage under KCC Scheme to all the the existing PM-KISAN beneficiaries.

6. The LDM Dhamtari raised the issue of High Rejection of KCCs by Apex Bank (JSKB) as landless farmers cannot be issued KCC due to provisions in society's bylaw.

7. The Chair advised that banks should adhere to the time norms for achieving the targets in all developmental areas. Banks should accord top priority in case of providing banking services in unbanked villages, opening of bank branches in LWE areas. He advised to open brick & mortar bank branches in 5 newly identified locations by DFS within the timeline.

8. The detailed information on agenda items, data and relevant information was provided to all the participants of the meeting. An interactive discussion was held in the meeting and the following action points emerged:

Action Point No. as per Agenda	Action Point
1	<p>Adoption of the minutes of 88th SLBC meeting held on 16.01.2023</p> <p style="text-align: right;">No action required</p>
2	<p>The pending action points of last SLBC meeting were discussed and further it was decided as under : -</p>
3	<p>Minutes of SLBC Sub-committee: The SLBC Sub-Committee meetings are required to be conducted regularly. The meeting of Agriculture Subcommittee is due for two quarters. RD RBI advised SLBC to ensure convening of Agriculture Sub-Committee meeting before the end of March 2023. The Chairperson advised the convenor of Agriculture Sub-Committee to conduct the meeting at the earliest.</p> <p style="text-align: right;">Action - NABARD</p>
4	<p>Status of 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. 20 villages are yet to be covered as on 31.01.2023. (Source: DFS GIS Mapping)</p> <p>The Chair reviewed bank wise position. Some banks raised the issues regarding poor connectivity in the allocated villages. The Chair advised banks to provide cover all the villages where network connectivity is not an issue.</p> <p style="text-align: right;">Action – SLBC, Indusind Bank, IPPB, CBI, SBI & Indian Bank</p>
5	<p>Status of expansion of bank branch network in LWE affected districts of Chhattisgarh – The Chair sought feedback from all the concerned Banks.</p> <p style="padding-left: 40px;">I) Usur: ICICI Bank advised that the repairing of allotted building is under progress for opening of new branch. The Chair advised to open Brick & Mortar branch as per instructions of DFS as soon as</p>

	<p>possible.</p> <p>II) Chintalnar: Axis Bank has requested for change of location. The Chair instructed Axis Bank to open the branch in Chintalnar village only.</p> <p>III) Sadra Bodenar: HDFC Bank advised that the BC has been converted into Brick & Mortar branch. Chair advised HDFC bank to send confirmation to SLBC in this regard.</p> <p>DFS via its email dated 18/07/2022 has identified 363 locations across the country for opening of Brick and Mortar branches. Out of 363, 5 locations have been identified in Chhattisgarh. Branches in two locations have been made operational and the remaining locations allotted to various banks are as under:</p> <p>Sadhwani: Kotak Mahindra Bank timeline - 28.03.2023. Jalke: AXIS Bank Ltd timeline - 31.03.2023 Khairwar: The village Khairwar was allotted to Chhattisgarh Rajya Grameen Bank but CRGB has requested SLBC for removal of village from pending list of unbanked villages as village Khairwar is within 5KM radius of their Ambikapur Main Branch. SLBC has taken up the matter with DFS for removal of village vide letter SLBC/2022-23/246 dated 23/11/2022.</p> <p>The Chair advised that banks to open bank branches within the timeline.</p> <p style="text-align: right;">Action – SLBC, All Allotted Banks</p>
<p style="text-align: center;">6</p>	<p>Banking Infrastructure in Chhattisgarh</p> <p>Proposed ATM Expansion in Rural Area: The chair instructed Bandhan Bank & HDFC Bank to complete the proposed ATM Expansion plan by 31.03.2023. The CRGB advised that the testing of AEPS in under process and the installation of Micro ATM will be done after implementation of AEPS by 30.06.2023.</p> <p style="text-align: right;">Action – All Allotted Banks</p>

6	<p>Banking Infrastructure in Chhattisgarh</p> <p>Bank Mitra (BCs): Director, DIF mentioned that banks need to reconcile the number of branches, ATMs and BCs figures reported to SLBC & reported on Jan Dhan Darshak App. The Chair also advised banks to reconcile the same and activate the inactive BCs along with exploring the possibility of increasing monthly income of BCs so that they can perform better.</p> <p style="text-align: right;">Action – All Banks</p>
6	<p>Banking Infrastructure in Chhattisgarh</p> <p>The Chair reviewed the progress made on all the announcements made by Hon'able Chief Minister in respect of financial inclusion -:</p> <p>Village Bendre: The chair advised that since no nationalized bank has expressed willingness to open a bank branch, District Collector may allot the village to a nationalized bank for opening up bank branch.</p> <p>Village Katekalyan: SBI informed that the branch will be opened by shifting of Pondum branch to village Katekalyan after getting approval in DCC meeting. The Chair advised to indicate a suitable timeline for the same.</p> <p>Mobile Van: The chair instructed to deploy the mobile van to Kondagaon District immediately as the route has been confirmed by the District Administration. The Chair also advised all other LDMs of Bastar Division to identify the route for deployment of mobile van and send it to SLBC after receiving the approval from District Administration in DCC meeting.</p> <p>Village Dhaurpur: SBI advised that the survey for opening of Branch was done and it is not feasible / viable to open a new branch as one branch of Central Bank of India is already operational in that village. The Chair advised SBI to submit its report in respect of the same which will be examined.</p> <p>Village Salhewara: The Hon'able CM, Chhattisgarh has made an</p>

	<p>announcement to open a bank branch of SBI. SBI advised that BC is appointed in that village. Since there is a deviation in compliance, the Chair advised SBI to submit its report in respect of the same which will be examined.</p> <p>Village Biharpur: The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch and ATM of SBI The LDM Surajpur advised that the CRGB will open branch as approved in DCC Meeting. Since there is a deviation in compliance, the Chair advised SBI to submit its report in respect of the same which will be examined.</p> <p>Village Kudekela: The CRGB advised that the branch will be opened by 30.06.2023.</p> <p style="text-align: right;">Action – All Allotted Banks</p>
6	<p>Banking Infrastructure in Chhattisgarh</p> <p>Bank Saturation Plan: The Chair instructed all LDMs to allot the villages to the Banks for opening of Brick & Mortar Branches in DCC Meeting within one month.</p> <p style="text-align: right;">Action – All LDMs</p>
7	<p>Deposit & Advances</p> <p style="text-align: right;">No action required</p>
8	<p>Credit Deposit Ratio – The Chair obtained feedback from some banks, like SBI, UBI, CBI etc. having CD ratio less than benchmark. Regional Director, RBI Raipur urged other banks viz. Central Bank of India, Union Bank of India and CRGB which have significant branch network in the State to improve their CD ratio. The DIF advised SLBC to present the data of CD Ratio of districts considering only Rural & Semi Urban advances and deposit as mentioned in RBI master circular.</p> <p style="text-align: right;">Action: All Banks & LDMs having CD ratio less than Benchmark & SLBC</p>

<p style="text-align: center;">9</p>	<p>Review of Credit Disbursement By Banks: 31.12.2022 – The Chair advised that the achievement in Export Credit, Education, Social Infrastructure & Renewable Energy is low as per target. The Chair instructed banks to focus in these sectors to achieve the target. The Chair advised to study the possibilities of increasing export credit in the state with the support from Industries Department. Some banks advised that the data of export credit is not reflected in the quarterly uploaded data although their branches have portfolio of export credit in the state. The chair advised all banks to get correct data of export credit from their corporate offices separately if it is not reflecting in currently reported data.</p> <p style="text-align: right;">Action: SLBC, All Banks</p>
<p style="text-align: center;">10</p>	<p>Priority Sector Advances: All low performing 7 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>
<p style="text-align: center;">11</p>	<p>Agriculture Advances- Review of banks having Agriculture advances below the benchmark was done. The Chair advised all the banks having Agriculture advances below the benchmark, to achieve the benchmark level. Regional Director, RBI Raipur advised that the share of agriculture against total advances has reduced from 16.07% as on September 30, 2022 to 13.54% as on December 31, 2022 and is less than the 18% target mandated under priority sector lending. This may be due to the seasonality effect as crop loans gets repaid after harvest season. She advised that banks need to scale up their agriculture lending considerably so that impact of such cyclical events wouldn't thwart achievement of mandated level of agricultural target. In this regard, banks may explore lending opportunities available in Agriculture Infrastructure Funds (AIFs), Rural Industrial Parks (RIPA), Warehouse Receipts, FPOs, etc. apart from KCC. Further, there is major gap in credit linkage of PM Kisan beneficiaries as nearly 50% of them have not been granted loan under KCC. The Agriculture Department, Govt of CG informed that only 12000 cases has been sanctioned under KCC AH & fisheries under KCC Saturation drive. She advised LDMs to conduct camps</p>

	<p>for speedy disposal/sanction of cases under drive. The DIF advised SBI to sensitize all rural branches to issue KCC on priority basis.</p> <p style="text-align: right;">Action- All Banks, All LDMs & Banks having Agri advances below the Benchmark</p>
12	<p>Flow of credit to MSMEs: 7 banks were below the benchmark level of 7.50%. The Chair instructed these banks to improve their performance. Regional Director, RBI Raipur advised all concerned to set target as per potential for MSME in the ACP for next FY 2023-24.</p> <p style="text-align: right;">Action- All LDMs & All Banks having Micro enterprises advances below the Benchmark</p>
13	<p>Flow of credit for affordable housing:</p> <p style="text-align: right;">No action required</p>
14,15,16	<p>Other Priority Sector Advances: The benchmark level for advanced under Weaker section is 11.00%. 17 banks are below the benchmark level. The Chair instructed these banks to improve their performance. The DIF advised that the separate SLBC Sub-committee for Weaker Section is not required as it already discussed in the Sub-committee meeting of Govt. Sponsored Scheme (GSS).</p> <p style="text-align: right;">Action- All Banks having advances to Weaker section below the benchmark.</p>
17	<p>Position of NPAs as on 31.12.2022:</p> <p style="text-align: right;">No action required</p>
18	<p>Issues Remaining unresolved at DCC / DLRC meeting: The Chair observed that DCC/DLRC meetings are not conducted timely in few districts and advised that such meetings must be conducted as per the instructions contained in RBI's Circular on Lead Bank Scheme.</p> <p>Smt. Renny Ajith, Regional Director, RBI advised that the DCC & DLRC meeting to be conducted separately by District Authorities to fully serve the purpose of meetings. The Chair advised that the CEO, Jila Panchayat of the</p>

	<p>districts may be delegated by the competent authority to Chair the meeting in case of unavailability of District Collector. The Convenor SLBC advised LDMs to ensure that the DCC & DLRC meeting for Dec 22 qtr is conducted by 31.03.2023.</p> <p style="text-align: right;">Action- SLBC, All LDMs</p>
19	<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:</p> <p style="text-align: right;">No action required</p>
20	<p>Targeted Financial Inclusion Intervention Programme (TFIIP):</p> <p style="text-align: right;">No action required</p>
21	<p>PMSVAMITVA scheme:</p> <p style="text-align: right;">No action required</p>
22	<p>Sustainable Development Goal Indicator:</p> <p style="text-align: right;">No action required</p>
23	<p>Progress Under Various Digital Delivery Channels: The GM SBI advised that the performance of Digital Banking Units (DBU) is very good. Regional Director, RBI Raipur suggested to open more DBUs in the state for better development of the state. Performance in digital delivery channels in the identified districts viz. Mahasamund, Mungeli and Balod was reviewed and it was not satisfactory. The Chairperson advised the LDMs of these districts to improve their performance and achieve the desired level at the earliest. The Chair also advised these LDMs to take support from district authorities in improving digital transactions. Regional Director, RBI Raipur mentioned that Mahasamund district to be 100% digitalized by now but the coverage is 96% in savings account and 88% in current account as on December 2022. Punjab National Bank, Indian Bank, Apex Bank, CRGB and Suryoday Small Finance Bank have non-satisfactory performance. She advised these banks to improve their performance in the Mahasamund district. Likewise, Punjab & Sind Bank, PNB, UCO Bank, Apex Bank, CRGB and Indian Post Payments Bank needs to improve their performance in Balod and Mungeli</p>

	<p>districts.</p> <p style="text-align: right;">Action: LDMs of Mahasamund, Mungeli & Balod & All Concerned Banks</p>
24	<p>KCC Loans & Crop Insurance Under Pradhan Mantri Fasal Bima Yojana</p> <p style="text-align: right;">No action required</p>
25	<p>Activities Conducted in RSETIs: Pending Reimbursement - The Chair advised SRLM to take up the matter of payment of pending bills of RSETI's to banks with Gol & resolve urgently. The Chair also advised SLBC to form a Sub-Committee for Review of RSETIs as per the instructions of Ministry of Rural Development, Gol.</p> <p style="text-align: right;">Action- SRLM</p>
26	<p>Specialized Programme for 10 least performing districts selected on the basis of Key Performance indicators (KPIs) – “Mission Utkarsh”, Distt – Balrampur: The chair advised to improve the performance in MUDRA loans.</p> <p style="text-align: right;">Action- LDM Balrampur & Banks in Balrampur district</p>
27	<p>Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR): The Chair advised all banks to explore the possibilities of pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR) in the state.</p> <p style="text-align: right;">Action- All Banks</p>
28	<p>Any other issue with the permission of Chair:</p> <p>1. The Agriculture Department advised that the Integration of PM-KISAN Beneficiaries with Bhuiyan Portal is approximately completed The integration will enable banks to easily identify the PM-KISAN beneficiaries who have not availed KCC.</p> <p style="text-align: right;">Action: Land Record Dept. & Tribal Dept</p> <p>2. The Chair advised the following points.</p> <p>i. The loan application form and documents for SHG loans should be published in vernacular language (Chhattisgarhi).</p> <p style="text-align: right;">Action- All Banks</p>

	<p>ii. The simplified documentation procedure should be adopted by all banks. Action- All Banks</p> <p>iii. Workshop for all bankers regarding various Government Sponsored schemes to be conducted in the month of April 2023. Action- All Banks</p> <p>iv. District wise data of Education, Renewable Energy & Social Infrastructure to be provided by banks to SLBC. Action- All Banks</p> <p>v. The remuneration paid BCs to be included in the presentation in the next SLBC meeting. Action- SLBC</p> <p>3. CGM NABARD advised to present the comparison of KCC / ATL. Action- SLBC</p>
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The meeting was concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC Convenor Shri D. K. Upadhyay. He expressed 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 state.

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