

State Level Bankers' Committee, Chhattisgarh
Minutes of the 91st quarterly SLBC meeting for Quarter ended Jun 2023
Held on 21.09.2023

The 91st quarterly meeting of State Level Bankers' Committee (SLBC), Chhattisgarh for June 2023 quarter was held on September 21, 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, Raipur.

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. Vimal Kishore, DGM & SLBC Convener 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 his sincere thanks to the chair for giving opportunity for conducting the meeting as per timeline prescribed by RBI. He also welcomed all the participants and congratulated the Banks for their achievement and also 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, Saturation Campaign of PMJJBY & PMSBY and commitment of member banks towards financial development of the State.

4. Smt. Reeny Ajith, Regional Director, RBI expressed her thanks to chairperson for convening the quarterly SLBC meeting as per timeline prescribed by RBI. She appreciated SLBC Convener for timely convening all the sub-committee meetings of SLBC i.e. Agriculture, Financial Inclusion, Expanding and Deepening of Digital Payments and Government Sponsored Schemes.

A. She emphasized that CD ratio of the state increased by 330 basis points in the current quarter to 75.26% as on June 30, 2023 which shows great efforts made by the banks and is very close to touch the National Average of 75.80%.

B. She expressed gratitude towards the State Government for recently concluded 4th Framework Working Group Meeting held on September 18-19, 2023 of G20. RBI Raipur conducted various Jan Bhagidari events during September 12-16, such as Painting and slogan writing competition for School Students, panel discussion on Digital Banking as financial inclusion enabler at IIM Raipur with national level representation from banks and NPCI, Panel discussion on Export Potential in the state, Financial Literacy awareness session for exporters, CAs, SHG members and Gramin Dak Sevaks. Through these Jan Bhagidari events, they interacted with more than 1300 participants, involved more than 20 stakeholders like Department of School Education, Govt of Chhattisgarh, NULM, Department of Post, NPCI, Federation of Indian Export Organizations (FIEO), ECGC, IIM Raipur, IIT Bhilai, IIIT Raipur, Hidayatullah National Law University, NIT Raipur, SLBC, various banks, etc. Their Bhopal Office and International Department, RBI, CO, Mumbai were also associated with these Jan Bhagidari events. They also engaged Department of Social Welfare, Govt of Chhattisgarh for organizing painting competition for differently abled students.

C. She expressed gratitude towards the State Government for recently concluded State level Financial Literacy Quiz for the Students of Government Schools where the students were selected after Block level and District level competitions conducted throughout the State. Korea District emerged as the winner of the State level quiz and represented the State in the Zonal Level quiz held in Mumbai. The team from Chhattisgarh emerged as the first runner up. The purpose behind the Quiz was to disseminate Financial Literacy among the Students who are the future of the nation and provide them a nudge to inculcate good financial behavior.

D. She pointed out that performance of banks in the sectors like Export (9.04%), Education (32.65%), Renewable Energy (5.09%) & Social Infrastructure (7.43%) in the last fiscal year of 2022-23, we expect that in the current financial year the banks would focus in achieving targets for all these sectors as well and try to achieve the targets assigned to them under various sectors in the Annual Credit Plan.

E. The banks should focus on inoperative accounts wherein funds have been transferred to DEA Fund. In this connection, controller of banks are advised to sensitize their staff for smooth handling of cases of deceased depositors and dealing with nominees/ legal heirs to claim balance of inoperative accounts which are inoperative for more than 10 years. Taking one step further towards making it convenient for customers to access details of their unclaimed deposits, if any, across multiple banks at one place, RBI launched a Centralized Web Portal UDGAM (Unclaimed Deposits – Gateway to Access information) on August 17, 2023.

F. She advised that all Banks should refer to the RBI Circular on Release of Movable/Immovable Property Documents on Repayment/Settlement of Personal Loans and Fair Lending Practice- Penal Charges in Loan Accounts so as to adopt the better lending practices.

5. CGM NABARD advised that the Agri Clinic has high potential in the state and to improve the performance in KCC, a campaign “Ghar Ghar KCC Abhiyan” has been launched which will improve the agriculture advances in the state. He also mentioned that, banks should focus on FPOs financing for co-lending to their member farmers for achieving the ACP target. He advised all banks to use the Financial Inclusion Fund for literacy camps which can help in improving the performance of the banks in Agriculture Segment.

He suggested the chair that the interest subvention/incentive should be provided by the State Government in Agriculture Term Loans financed by the banks to promote the Agriculture Term Loan Finance.

6. The CGM BSNL, who joined through VC, advised that in the Seven unbanked villages viz. Village Gadhaura, Balsota, Amadob, Atariakhar, Dhawaipani, Rajadhar & Muhandar the network connectivity may be provided by BSNL on the Banks’s request so that it can be removed from the list of unbanked villages.

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 to unbanked villages, opening of bank branches in LWE areas. He advised to open brick & mortar bank branches in the remaining 6 newly identified locations by DFS within the timeline.

A. The “**Annual Credit Plan for the Financial Year 2023-24**” was placed before the house as mentioned below

1. Agriculture	: Rs.35,012.63 crore
2. MSME	: Rs.14,243.73 crore
3. Other Priority Sector	: Rs.4,987.47 crore
4. Total Priority Sector	: Rs.54,243.83 crore

The House accorded approval of “Annual Credit Plan for the Financial Year 2023-24” which is attached as Annexure – B.

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 89th SLBC meeting held on 15.06.2023</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:</p> <p style="text-align: right;">No action required</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. 42 villages are yet to be covered as on 31.08.2023. (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 cover all the villages where network connectivity is not an issue and explore the possibility of using VSAT where network connectivity is not available at present.</p> <p style="text-align: right;">Action – SLBC, ALL 7 Allotted Banks</p>																																			
5.1	<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>Chintalnar: Axis Bank has advised that the premises has not been finalized. The Chair discussed with the District Collector. The District Collector informed that building has been allotted. The bank provided the timeline of 30/11/2023 for opening of the branch.</p> <p style="text-align: right;">Action – Axis Bank</p>																																			
5.2	<p>Status of Opening of Brick and Mortar Branches In Chhattisgarh– The Chair sought feedback from all the concerned Banks.</p> <p>DFS via its email dated 04/05/2023 has identified 157 locations across the country for opening of Brick and Mortar branches. Out of 157, 11 locations have been identified in Chhattisgarh. Branches in 5 locations are already operational and the remaining 6 locations allotted to various banks are as under:</p> <table border="1" data-bbox="368 1733 1417 1980"> <thead> <tr> <th>S.No</th> <th>Village</th> <th>District</th> <th>Allotted Bank</th> <th>Timeline</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Matiya</td> <td>Baloda Bazar</td> <td>HDFC Bank</td> <td>31.10.2023</td> </tr> <tr> <td>2</td> <td>Talkeshwarpur</td> <td>Balrampur</td> <td>Punjab National Bank</td> <td>30.09.2023</td> </tr> <tr> <td>3</td> <td>Basantpur</td> <td>Balrampur</td> <td>Punjab National Bank</td> <td>30.09.2023</td> </tr> <tr> <td>4</td> <td>Badekakloor</td> <td>Bastar</td> <td>ICICI Bank</td> <td>30.09.2023</td> </tr> <tr> <td>5</td> <td>Kamarima</td> <td>Jashpur</td> <td>Canara Bank</td> <td>31.10.2023</td> </tr> <tr> <td>6</td> <td>Bhelwan</td> <td>Jashpur</td> <td>UCO Bank</td> <td>30.09.2023</td> </tr> </tbody> </table> <p>The Chair advised allotted banks to open bank branches within the timeline.</p> <p style="text-align: right;">Action – All Allotted Banks</p>	S.No	Village	District	Allotted Bank	Timeline	1	Matiya	Baloda Bazar	HDFC Bank	31.10.2023	2	Talkeshwarpur	Balrampur	Punjab National Bank	30.09.2023	3	Basantpur	Balrampur	Punjab National Bank	30.09.2023	4	Badekakloor	Bastar	ICICI Bank	30.09.2023	5	Kamarima	Jashpur	Canara Bank	31.10.2023	6	Bhelwan	Jashpur	UCO Bank	30.09.2023
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6	<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 as soon as possible within next quarter.</p> <p style="text-align: right;">Action – HDFC Bank & Bandhan Bank</p> <p>Banking Infrastructure in Chhattisgarh</p> <p>Bank Mitra (BCs):</p> <ol style="list-style-type: none"> 1. Director, DIF mentioned that banks need to reconcile the number of 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 style="text-align: right;">Action – All Banks having BC/CSP</p> <ol style="list-style-type: none"> 2. Director, DIF advised SLBC to conduct a meeting with Banks having BC/CSP for activation of Inactive BCs to provide better banking facilities to the public. <p style="text-align: right;">Action – SLBC</p> <ol style="list-style-type: none"> 3. The chair advised all banks to provide copy of letter sent to their Central Office/Head Office regarding fixed commission payment to be paid to BC/CSPs as decided in previous meeting. <p style="text-align: right;">Action – SLBC & All Banks having BC/CSP</p> <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 village Bendre is allotted to Canara Bank for opening of a new bank branch under Bank Saturation Plan. The Canara Bank has advised that the opening of branch is under process and the tentative date of opening of new branch is 31.12.2023.</p> <p>Village Katekalyan: SBI informed that the DCC approval has been obtained for shifting of Pondum branch to village Katekalyan. The premises allotted to Bank to open branch is quite old and renovation work is going on. The tentative date of opening of new branch is 30.11.2023 as advised by SBI.</p> <p>Mobile Van: The chair instructed to allot one district to each bank identified in the routes for deployment of mobile van by the District Administration. The CRGB has already deployed the Mobile Van in Kondagaon and Bastar District.</p> <p>Village Dhorpur: The village Dhorpur is allotted to State Bank of India for opening of a new bank branch under Bank Saturation Plan. SBI has taken up the matter with their Administrative office and is pending for approval with Corporate Center.</p>
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6	<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 Axis Bank will open branch as approved in DCC Meeting. The Axis bank advised that the opening of branch is under process and the tentative date of opening of new branch is 30.09.2023.</p> <p>Village Kudekela: The Hon'able CM, Chhattisgarh has made an announcement to open a bank branch of CRGB. The Bank advised that the opening of branch is under process and the tentative date of opening of new branch is 31.12.2023.</p> <p>Village Bhawarpur, District Mahasamund: The Hon'able CM, Chhattisgarh has made an announcement to open a nationalized bank branch. The LDM Mahasamund advised that the Indian Bank will open branch as approved in DCC Meeting. The Indian bank advised that the bank branch of CRGB and JSKB is already present in that village and the opening of another new branch is not feasible. The chair advised to submit the report to DIF for onward necessary action.</p> <p style="text-align: right;">Action – All Allotted Banks & SLBC</p>
6	<p>Banking Infrastructure in Chhattisgarh</p> <p>Bank Saturation Plan: The Chair instructed all the Banks for opening of new Brick & Mortar Branches in the villages allocated to them. The Chair instructed all banks to provide the present status/consent for opening of new Brick & Mortar Branches in the villages allocated to them immediately.</p> <p style="text-align: right;">Action – All Allocated Banks</p>
7	<p>Deposit & Advances</p> <p style="text-align: right;">No action required</p>
8	<p>Credit Deposit Ratio –</p> <p>The chair advised all 9 Banks including major banks viz Punjab & Sindh Bank, Central Bank of India, Union Bank of India and CRGB to achieve the benchmark level of 60% in the CD Ratio and LDMs of 3 Districts (Surajpur, Mohla-Manpur-Ambagarh Chowki and Koriya) having CD Ratio below benchmark 40%.</p> <p style="text-align: right;">Action: All Banks & LDMs having CD ratio less than Benchmark</p>
9	<p>Review of Credit Disbursement By Banks: 30.06.2023 – The Chair advised that the achievement in 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.</p> <p style="text-align: right;">Action: SLBC, All Banks</p>
10	<p>Priority Sector Advances: All low performing 5 Banks (J and K Bank, Karur Vysya Bank, State Bank of India, Indian Bank and UCO Bank) were advised to achieve the benchmark target of 40% Priority Sector Lending.</p> <p style="text-align: right;">Action- All 5 low performing Banks</p>

11	<p>Agriculture Advances- Review of banks having Agriculture advances below the benchmark was done. The Chair advised all the 22 banks having Agriculture advances below the benchmark to achieve the benchmark level.</p> <p style="text-align: center;">Action- All 22 Banks having Agri advances below the Benchmark</p>
12	<p>Flow of credit to MSMEs: 9 banks were below the benchmark level of 7.50% under sub target for credit to Micro Enterprises to Total Advances. The Chair instructed these banks to improve their performance.</p> <p>Regional Director, RBI Raipur advised all concerned to prepare action plan to achieve the benchmark level under sub target for credit to Micro Enterprises.</p> <p style="text-align: center;">Action- 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 advances under Weaker section is 12.00%. 18 banks were below the benchmark level. The Chair instructed these banks to improve their performance.</p> <p style="text-align: center;">Action- All Banks having advances to Weaker section below the benchmark.</p> <p>Regional Director, RBI Raipur advised all banks to achieve the allocated targets under sub-sectors Education, Weaker Sections, Social Infrastructure & Renewable Energy in Annual Credit Plan.</p> <p style="text-align: right;">Action- All Banks</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: Smt. Reeny Ajith, Regional Director, RBI shown her concern towards delay in holding of DCC / DLRC meetings. DCC/ DLRC meetings for four districts (Sakti, Surguja, Narayanpur and Dantewada) for quarter ended March 2023 are still pending. She also questioned effectiveness of the meeting if the discussion is based on six-month-old data and emphasized SLBC and LDMs to ensure that the meetings for each quarter are held within the subsequent quarter for meaningful deliberations. She also requested for intervention of DIF in this regard.</p> <p>In line with the Special SLBC meeting being held once every year to discuss the agenda points related to access, usage and quality of financial services provided to public, all the LDMs need to ensure that one of the DCC meetings to be convened as a Special DCC meeting if not conducted by them.</p> <p>Regional Director, RBI also pointed that the Currently, In one district Sakti in the State which is a newly formed district, the position of LDM is vacant. The Lead Bank for that District is SBI. SLBC need to ensure that proper procedure is followed when LDMs are changed in a district as new LDM needs to learn & adopt the dynamic nature of conducting business in the district from outgoing LDM and no district should be without LDM for any period.</p> <p style="text-align: right;">Action- SLBC, SBI & 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): The LDMs informed that the data of Apex Bank and Post Office is not included in the reported figure in TFIIP data. AGM SLBC advised that letter has been sent to DFS for inclusion of data of these banks so that the actual performance can be reviewed and requested the Chair to intervene in this matter.</p> <p style="text-align: right;">Action- SLBC, All LDMs of TFIIP District</p>
21	<p>PMSVAMITVA Scheme: The SVAMITVA scheme was launched on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial or collateral asset for availing loans and other financial benefits.</p> <p>SLBC, Chhattisgarh have taken up matter with Chhattisgarh Land Records Dept. (CLR) to provide the modified “Record of Rights” if there is any changes in the existing format copy to SLBC but the format is yet to be received by the concerned Dept.</p> <p style="text-align: right;">Action- Land Records Department, Revenue Department</p>
22	<p>Sustainable Development Goal Indicator: The chair advised to improve the data of proportion of women A/c holder in PMJDY better than the National data.</p> <p style="text-align: right;">Action- SLBC</p>
23	<p>Progress Under Various Digital Delivery Channels: Regional Director, RBI mentioned that as per the recent instructions issued from their Central Office of RBI to the SLBCs, all the districts of the state are to be covered under the project, Hence all Districts has been identified for achieving 100% digitization in the State of Chhattisgarh except Mahasamund which is already a Digital District. She advised the concerned LDMs and banks operating in all the districts to achieve 100% digital transaction within the prescribed timeline set by RBI and Sub-Committee.</p> <p>AGM SLBC advised all LDMs to conduct a meeting with all Banks operating in their Districts to achieve the 100% digitization within 15 days.</p> <p style="text-align: right;">Action: All LDMs except LDM Mahasamund & All Banks</p>
24	<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.</p> <p style="text-align: right;">Action- SRLM</p> <p>Training – The SLBC advised Bank of Baroda & Central Bank of India to improve the Settlement Ratio of RSETI trained candidates as it is very low.</p> <p style="text-align: right;">Action- Bank of Baroda & Central Bank of India</p> <p>Establishment – The SLBC requested the Chair to intervene in allotment of Rented premises/Govt Building for setting up of New RSETI in 15 Districts as the concerned LDMs have already requested/ sent letters to District Collectors/ Jila Panchayat CEOs for Building allotment but the Rented premises/Govt Building has not been allotted in any district so far.</p> <p style="text-align: right;">Action- DIF</p>
25	<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>

26	<p>Pledge financing for agriculture commodities through electronic- Negotiable Warehouse Receipt (e-NWR): The Chair advised to move the agenda of electronic-Negotiable Warehouse Receipt (e-NWR) in the state in Agriculture Sub-Committee from the next meeting.</p> <p style="text-align: right;">Action- Convener Agri Sub-Committee NABARD</p>
27	<p>Any other issue with the permission of Chair:</p> <ol style="list-style-type: none"> 1. The chair advised to form a small committee under the Nodal agency NABARD comprising 2 LDMS, 2 Deputy Directors Agriculture of any two Districts, and 2 Directors from Directorate, Agriculture to study about the process of KCC provided to PM Kisan beneficiaries and suggest ways to improve the coverage under KCC. The committee has to submit the report to the house as soon as possible. <p style="text-align: right;">Action- NABARD</p> 2. The Chair advised that “Ghar Ghar KCC Abhiyan” have launched by Government of India from 01.10.2023 to 31.12.2023 to cover the left out PM Kisan Beneficiaries who has availed PM Kisan Samman Nidhi in the state. NABARD has been identified as the primary executing organization of Government of India. <p style="text-align: right;">Action- NABARD</p> 3. The chair advised SLBC to write letter to Banks who are not present in the meeting viz. Kotak Mahindra Bank & Punjab & Sindh Bank, <p style="text-align: right;">Action- SLBC</p> 4. NULM Department advised Apex bank to use correct product code for opening of NRLM accounts and NULM accounts as the use of product code of NRLM loan accounts for opening of NULM loan accounts results in data mismatch which impacts the performance of scheme in the state. <p style="text-align: right;">Action- Apex Bank</p> 5. NULM Department advised that there is huge pendency in Individual cases under NULM Scheme of all banks and advised all banks to clear pendency on priority basis to improve the performance of the state. <p style="text-align: right;">Action- All Banks</p> 6. The Director DIF advised all banks to sensitize their Branch Heads about the various schemes of the State Govt. and take care about high rejections in KCC AH and fisheries. <p style="text-align: right;">Action- All Banks</p> 7. The SLBC advised all LDMS to conduct a Special DLRC meeting inviting MPs of their Districts as instructed by DFS, Gol before 15.10.2023 where it is pending. <p style="text-align: right;">Action- All LDMS of pending Districts</p> 8. Regional Director, RBI mentioned that one of the recommendations of the Internal Working Group to review Agriculture Credit set up by RBI under the chairmanship of the then Deputy Governor Sh. M K Jain was to encourage state governments to reform their legal framework on the basis of Model Land Leasing Act proposed by Niti Ayog or Land Licensed Cultivators’ Act 2011 of Andhra Pradesh to improve formal lending to tenant farmers. We again request the department concerned to look into the matter. <p style="text-align: right;">Action- Land Records Department, Revenue Department</p>

The meeting was concluded with vote of thanks to the Chair and to all the dignitaries present in the meeting by the SLBC Convenor. 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.

Place – Raipur

Date – 27.09.2023

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ANNEXURE - A			
S.No	Name of Official	Designation	Bank/Department Name
1	Shri Prasanna R.	Secretary	Panchayat and Rural Development, Govt of Chhattisgarh
2	Smt. Reeny Ajith	Regional Director	Reserve Bank of India
3	Smt. Gayatri Netam	Secretary	CG Antyavyasayi Sahakari & Vikas Nigam
4	Smt Sheetal Shaswat Verma	Director	DIF, Govt of Chhattisgarh
5	Dr. Gyanendra Mani	CGM	NABARD
6	Shri Niraj Prasad	GM	SBI, LHO BHOPAL
7	Shri Mohan Rawat	DGM	Reserve Bank of India
8	Shri Vimal Kishore	DGM & Convener SLBC	State Bank of India
9	Shri G. Srikanth	DGM (B & O)	State Bank of India, AO Bilaspur
10	Shri V. Shrinivas	GM	Punjab National Bank
11	Shri I. K. Gohil	Chairman	CRGB
12	Shri Amar Gupta	AGM	Bank of Baroda
13	Shri Saomy Nant	Chief Manager	Central Bank of India
14	Shri Amitesh Singh	Addl. Director	DIF, Govt of Chhattisgarh
15	Shri S. P. Soni	AGM	RBI
16	Shri S. S. Panda	AGM	NABARD
17	Dr. S. K. Dewangan	Addl. Commissioner	(Land Record), Revenue Dept.
18	Dr. M. L. Agrawal	Addl. Director	Technical Education (DTE)
19	Shri Simon Ekka	Joint Director	Commerce & Industry
20	Shri N. P. Sidar	AD (F)	Higher Education
21	Shri Anup Kumar Shrivastava	Asstt. Director	KVIC
22	Shri Damrudhar Patel	Asstt. Director	Gramodyog Vibhag
23	Smt. Mamta Bhagat	Asstt. Director	Women & Child Development Dept
24	Smt. Vidya Bhandari	Asstt. Director	Directorate of Industries
25	Shri Vivek Shukla	SMM	SUDA
26	Shri S. R. Barik	SMM	(NULM), SUDA
27	Omeshwari Netam	A.O.	NREGA
28	Shri Umesh Sahu	AAO	Forest Dept.
29	Smt. Lucky Nayak	DGM	UCO Bank
S.No	Name of Official	Designation	Bank/Department Name
30	Shri Vijay Vasant Raikwad	AGM SLBC	State Bank of India
31	Shri Sachin Sahu	Regional Manager	National Housing Bank
32	Shri Saurabh Chaphekar	AGM	Union Bank Of India
33	Shri Supriya Maitru	AGM	Canara Bank
34	Shri Ravi Kumar Singh	Regional Manager	India Post Payment Bank
35	Shri Rajesh Das	Chief Manager	Indian Overseas Bank
36	Shri S. Murmu	Chief Manager	Indian Bank
37	Shri Rahul Bikarwar	Chief Manager	Bank of Maharashtra
38	Smt. Amrita Kumari	Sr. Manager	Bank of India

39	Shri Abhishek Tiwari	Manager	Apex Bank
40	Shri Udayan Pendre	VP	HDFC Bank Ltd.
41	Shri Satya Mishra	Chief Manager	ICICI Bank Ltd.
42	Shri Debendra Kumar Sahu	SVP-II	Axis Bank Ltd.
43	Shri Sanket Upadhyay	CH	Bandhan Bank
44	Shri Rajiv Kumar	Regional Head	IDBI Bank
45	Shri Saurav Samaddar	Regional Head	IndusInd Bank
46	Shri Pralay Sharma	State Head	IDFC First Bank
47	Shri Kumar Gaurav	Branch Head	South Indian Bank
48	Shri Anand Bahety	BM	RBL Bank
49	Shri Nitin Kumar	Officer	Karnataka Bank
50	Shri Minshu Batra	CH	Yes Bank
51	Shri Bijayananda Sahu	BM	Karur Vysya Bank
52	Shri Ankit Gupta	DVP	AU Small Finance Bank
53	Shri Yogesh Kumar Sahu	BDM	Equitas Small Finance Bank
54	Shri Syed Aamir Ali	Officer	ESAF Small Finance Bank
55	Shri K. Pramal	SH	Suryoday Small Finance Bank
56	Shri Ravikant Kumar	State Head	Ujjivan Small Finance Bank
57	21 Districts	Lead District Managers	

ANNEXURE - B

Annual Credit Plan TARGET for FY 2023-24

S.No	NAME OF THE BANK	AGRICULTURE	MSME	OTHER PSA	TOTAL PSA
		Amt in Cr.	Amt in Cr.	Amt in Cr.	Amt in Cr.
1	BANK OF BARODA	2767.98	927.73	687.18	4382.89
2	BANK OF INDIA	1197.15	239.32	94.14	1530.61
3	BANK OF MAHARASHTRA	350.09	181.56	34.28	565.93
4	CANARA BANK	748.43	512.90	268.46	1529.79
5	CENTRAL BANK OF INDIA	1134.43	397.78	144.23	1676.44

6	INDIAN BANK	705.15	585.10	242.52	1532.77
7	INDIAN OVERSEAS BANK	171.15	101.32	37.41	309.88
8	PUNJAB AND SIND BANK	57.30	108.09	15.96	181.35
9	PUNJAB NATIONAL BANK	1643.34	966.10	301.54	2910.98
10	STATE BANK OF INDIA	3755.62	3828.63	934.76	8519.01
11	UCO BANK	260.19	235.99	72.01	568.19
12	UNION BANK OF INDIA	1048.04	563.17	140.80	1752.01
SUB TOTAL (PSUs)		13838.87	8647.69	2973.29	25459.85
13	AXIS BANK	1641.40	898.24	185.94	2725.58
14	BANDHAN BANK	202.00	162.70	43.76	408.46
15	CITY UNION BANK	0.48	0.00	0.00	0.48
16	DCB BANK	198.92	28.70	12.84	240.46
17	FEDERAL BANK	180.36	45.37	1.14	226.87
18	HDFC BANK	2236.96	987.39	723.70	3948.05
19	ICICI BANK	1313.24	1454.56	136.18	2903.98
20	IDBI BANK	1135.59	606.15	120.06	1861.80
21	IDFC FIRST BANK	436.86	60.81	54.64	552.31
22	INDUSIND BANK	1221.35	110.24	28.43	1360.02
23	J & K BANK	0.00	4.14	8.03	12.17
24	KARNATAKA BANK	48.26	59.32	12.83	120.41
25	KARUR VYSYA BANK	0.18	0.06	0.00	0.24
26	KOTAK MAHINDRA BANK	715.24	98.31	18.66	832.21
27	DBS BANK INDIA (E-LVB)	0.00	10.00	0.00	10.00
28	RBL BANK	172.00	0.59	1.67	174.26
29	SOUTH INDIAN BANK	4.63	34.12	1.43	40.18
30	TAMILNAD MERCANTILE BANK	0.00	31.68	2.48	34.16
31	YES BANK	32.43	23.83	6.17	62.43
SUB TOTAL (PRIVATE BANKs)		9539.90	4616.21	1357.96	15514.07
32	APEX BANK	7182.48	99.28	125.51	7407.27
SUB TOTAL (COOP.BANKs)		7182.48	99.28	125.51	7407.27
33	CHATTISGARH RRB	3821.63	667.94	425.61	4915.18
SUB TOTAL (RRBs)		3821.63	667.94	425.61	4915.18
34	AU SMALL FIN.BANK	238.21	68.01	15.81	322.03
35	EQUITAS SMALL FIN. BANK	46.97	34.64	14.88	96.49
36	ESAF SMALL FIN. BANK	132.29	29.55	23.83	185.67
37	FINCARE SMALL FIN. BANK	17.15	18.16	5.44	40.75
38	JANA SMALL FIN. BANK	102.72	19.81	16.52	139.05
39	SURYODAY SMALL FIN. BANK	59.23	15.36	4.52	79.11
40	UJJIVAN SMALL FIN. BANK	11.08	16.43	7.76	35.27
41	UTKARSH SMALL FIN. BANK	22.10	10.65	16.34	49.09
SUB TOTAL (SMALL FIN. BANK)		629.75	212.61	105.10	947.46
GRAND TOTAL		35012.63	14243.73	4987.47	54243.83