

## Annexure - A

छत्तीसगढ़ शासन  
वित्त विभाग  
कार्यालय संचालक  
संचालनालय, संस्थागत वित्त  
ब्लॉक-1, चतुर्थ तल, इन्द्रावती भवन  
नवा रायपुर, अटल नगर छत्तीसगढ़ 492002  
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क्रमांक 492 / संसवि / बैंकिंग / SLBC / 2026  
प्रति,

दिनांक / 03 / 2026

निर्गमित किया  
दि. - 30.03.26  
हस्ता. - 15'

अपर मुख्य सचिव / प्रमुख सचिव / सचिव / विशेष सचिव (स्वतंत्र प्रभार)  
छत्तीसगढ़ शासन  
संलग्न सूची अनुसार  
मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति (SLBC) की 101वीं तिमाही बैठक दिनांक 13.03.2026 का कार्यवाही विवरण।

महोदया / महोदय

विषयांतर्गत प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग की अध्यक्षता में दिनांक 13.03.2026 को समय अपरान्ह 3:45 बजे राज्य स्तरीय बैंकर्स समिति (SLBC) की 101वीं तिमाही बैठक मंत्रालय, महानदी भवन स्थित कक्ष क्र. S-0-12 में सम्पन्न हुई। उक्त बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।

भवदीया

शीतल शाश्वत  
(शीतल शाश्वत वर्मा, IRS)

संचालक

पृष्ठां. क्र. 493 / संसवि / बैंकिंग / SLBC / 2026  
प्रतिलिपि :-

दिनांक 30 / 03 / 2026

1. प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
2. सचिव, छत्तीसगढ़ शासन, वित्त विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
3. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।

शीतल शाश्वत  
संचालक 25.3.26



01C

## State Level Bankers Committee, Chhattisgarh

### Minutes of the 101th quarterly SLBC meeting for the quarter ended December' 2025 held on March 13, 2026

The 101<sup>st</sup> SLBC quarterly meeting of State Level Bankers Committee(SLBC) Chhattisgarh for the quarter ended Dec' 2025 was held on March 13<sup>th</sup>, 2026 at Mantralaya (S-0-12) Meeting Hall, Atal Nagar, Naya Raipur under the Chairmanship of Smt. Niharika Barik, Development Commissioner and Principal Secretary, Panchayat & Rural Development Department, Government of Chhattisgarh (GoCG) and Co-chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur.

2. The meeting was attended by Smt. Shital Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Govt. of Chhattisgarh, Shri Ashwani Dewangan (IAS), Managing Director, SRLM, Govt. of Chhattisgarh, Shri D K Gawali, Chief General Manager, NABARD, Raipur, Shri Manish Parashar, General Manager, RBI, Shri Vinod Kumar Arora, Chairman, Chhattisgarh Grameen Bank, Raipur and other senior officials from RBI, NABARD, State Government, and member banks. The list of participants is attached as **Annexure –A**.

3. The meeting commenced with the welcome address by DGM & Convenor, SLBC, Chhattisgarh, Shri Rakesh Kumar Sinha, who welcomed the Chairperson and all the participants. He expressed his sincere thanks for accepting the invitation and giving her valuable time from her packed schedule to chair the meeting. He further highlighted Q-o-Q & Y-o-Y growth on various banking parameters in the State and informed the forum that the performance in many areas such as CD Ratio, PMJDY, PMJJBY, PMSBY etc. are better in the State of Chhattisgarh than the national average.

4. Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur initiated her keynote address by extending a warm welcome to all participants and highlighted the importance of timely data submission and coordination among banks for effective conduct of SLBC meetings. It was noted that delays in data submission by some banks continue to affect the timely organization of such meetings.

In her address, the Regional Director emphasized that nearly 70% of the population in the state depends on agriculture, yet the share of agricultural credit stands at only 16%, which is below the mandated 18% under Priority Sector Lending norms and has



also declined from 17% in the previous review period. This gap was viewed as a matter of concern, and banks were urged to significantly improve agricultural lending. The need to promote agri-startups, export-oriented activities, and cluster-based development was also stressed, with support from Indira Gandhi Krishi Vishwavidyalaya (IGKV) for technical guidance and identification of viable projects. The issue of low start-up financing in the state was also discussed, and banks were advised to actively collaborate with academic and research institutions to identify potential entrepreneurs and investment opportunities. It was observed that the startup ecosystem in the state remains underdeveloped and requires focused attention from the banking sector.

4.1 A major concern highlighted during the meeting was the high pendency of Re-KYC updates. Out of a total of approximately 33 lakh accounts, around 22 lakh accounts are still pending for Re-KYC compliance. Banks, particularly State Bank of India, Bank of Baroda, Central Bank of India, Chhattisgarh Gramin Bank, and Indian Bank, were instructed to undertake special drives and campaigns to clear the backlog at the earliest.

4.2 The performance under the Lead Bank Scheme was also reviewed. While DLRC and DCC meetings have been conducted in most districts, a few districts are yet to complete these meetings. Additionally, the absence of a Lead District Manager (LDM) in Mungeli district was flagged as a serious issue affecting implementation, and State Bank of India was directed to appoint an LDM immediately.

4.3 The Credit-Deposit (CD) Ratio of the state was reported at 83.53%, which is above the national average of 82%. While this performance was appreciated, concerns were expressed regarding a possible decline by the end of the financial year due to seasonal repayments. Banks were advised to maintain the CD ratio above the national benchmark. It was also noted that several districts still fall below the desired CD ratio range of 40–60%, with Korea and Mohla-Manpur districts slipping below 40%, necessitating focused intervention.

4.4 The meeting acknowledged that Priority Sector Lending has reached around 50%, which is well above the prescribed norm of 40%. However, it was observed that the performance of Regional Rural Banks, particularly Chhattisgarh Gramin Bank, is



largely driven by investments in Priority Sector Lending Certificates (PSLCs) rather than direct lending. Banks were encouraged to increase direct lending to ensure real sector development.

4.5 The progress of Rural Self Employment Training Institutes (RSETIs) in the state was appreciated, with only a few centres yet to be established. The state government also commended the effective functioning of RSETIs, particularly in providing skill development training aligned with government schemes such as PMAY. However, delays in the appointment of Financial Literacy Centres (FLCs) in certain districts, especially by Central Bank of India, were noted and need to be addressed promptly.

5. Shri D.K. Gawali, CGM, NABARD, in his remarks, appreciated the overall performance and highlighted that against a target of Rs.1.70 lakh crore, Rs. 91,000 crore had been achieved, indicating good progress but with scope for improvement. He emphasized diversification from Kharif dependency to Rabi crops, especially oilseeds and pulses, supported by improved irrigation potential. He urged banks to intensify KCC saturation, including coverage of animal husbandry and fisheries, and to enhance credit flow in low-performing regions like Surguja and Bastar, as well as districts with low per capita credit. He further stressed the need to boost farm mechanization, promote financing through warehouse receipt systems, and support GI-tagged products, noting that NABARD is facilitating identification and promotion of twelve such products in the state.

6. Smt. Niharika Barik, Principal Secretary, PRD Department, appreciated the performance of RSETIs and highlighted their success, particularly in mason training programs aligned with PMAY 2.0, which have gained recognition at the national level. She acknowledged the contributions of banks in establishing RSETIs and noted that agricultural credit remains an area of concern requiring focused attention. She

7. Discussions/Action Points of the meeting: The minutes of the 100<sup>th</sup> SLBC quarterly meeting for quarter ended September' 2025 held on January 16, 2026, were circulated to stakeholders on January 31, 2026, and as no modifications were suggested by the stakeholders, the Committee confirmed the same.



8. The major points discussed in the meeting are presented in the following table:

S. No.	Observation / Issue Identified	Analysis	Action Required	Responsible Authority
1	Delay in conducting SLBC meetings due to non-submission of data by banks	Meetings are expected within the <b>45-day timeline</b> , but delays occur due to incomplete data submission by some banks	Banks must submit data on time to ensure meetings are held within the prescribed timeline	All Member Banks / SLBC Convenor
2	Low Agriculture Credit in the state	About <b>70% population depends on agriculture</b> , but agriculture credit share is only <b>~16%</b> , below the mandated <b>18% PSL target</b>	Banks should increase agricultural lending and focus on farm sector financing. RBI and NABARD to explore possibilities in financing of agricultural segment.	All Banks, Lead Banks, RBI & NABARD
3	Poor performance in financing Agri Start-ups	Start-up financing in agriculture sector is very low	Banks should collaborate with <b>Agriculture University / IGKV</b> to identify potential agri-startups and provide credit support	Banks, IGKV, NABARD
4	High number of pending Re-KYC cases	Out of <b>33 lakh accounts</b> , about <b>22 lakh accounts still pending for re-KYC</b>	Banks must conduct special drives to complete pending KYC updates	All Banks
5	Concerns about Financial Fraud / Money Mule Accounts	Increase in digital fraud risks	Awareness campaigns, financial literacy, and KYC compliance initiatives must be strengthened.	RBI, Banks, FLCs
6	Delay in conducting DCC/DLRC meetings in some districts	Some districts (e.g., <b>Sarangarh, Jashpur, Mungeli, Baloda Bazar</b> ) have pending meetings	Ensure timely conduct of district level review meetings	Lead District Managers / District Authorities
7	Lead Bank Scheme issue – LDM not appointed in Mungeli	Lack of LDM affects coordination and implementation of banking initiatives	Immediate appointment of LDM	State Bank of India
8	Two districts below 40% CD ratio	<b>Korea and Mohla-Manpur</b> districts slipped below 40%	Special credit push required in these districts.	Lead Banks / Member Banks & NABARD

*Meets*

S. No.	Observation / Issue Identified	Analysis	Action Required	Responsible Authority
			NABARD has to arrange a small study on CD ratio of those districts which are frequently affected by seasonal repayments.	
9	Priority Sector Lending achieved but dependency on PSLC	Some banks achieved targets through <b>PSLC certificates instead of direct lending</b>	Increase <b>direct priority sector lending</b> , especially by RRBs	CGB
10	Shortage of Financial Literacy Centres (FLCs)	Some banks have not appointed FLCs	Appointment of pending FLCs	Central Bank of India.
11	Low credit penetration in some districts	<b>Surguja &amp; Bastar divisions</b> have low credit penetration	Increase credit outreach and banking penetration	LDM Surguja & Bastar
12	Low financing in allied agriculture & farm mechanization sector	Allied agriculture activities & farm mechanisation activities not adequate.	Promote KCC coverage including allied activities as well as farm mechanization.	All Banks
13	Need for Negotiable Warehouse Receipt financing	Opportunity exists for post-harvest financing	Banks should promote warehouse receipt financing	Banks
14	Branch expansion delays in 19 unbanked locations	Opening of bank branch in remaining 8 unbanked locations.	Expedite branch opening as per the stipulated timeline.	Axis, CBI, PNB, SBI & BOB
15	High rejections in PM-SURYAGHAR	High rejection rate due to MIS reporting format	Modifications needed on the PM-SURYAGHAR portal by DFS. The Chair instructed DIF to raise issue with the DFS for modifications in the Jan Smarth Portal.	DIF, GoCG
16	Updation of BCs on DBT GIS portal & Collation of Fixed Point BCs	Some villages are still categorized as unbanked due to non-updation of data on the DBT-GIS portal, despite availability of banking services.	Banks were instructed to verify and update the portal within a stipulated timeframe i.e. within a week. Member Banks were requested to provide Fixed Point BCs data to SLBC.	All Banks

*Ueets*

9. The meeting concluded with a vote of thanks to the Chair. In conclusion, while the meeting acknowledged the satisfactory performance in areas such as CD ratio, priority sector lending, and RSETI operations, it emphasized the need for focused efforts in improving agricultural credit, clearing Re-KYC pendency, strengthening district-level credit deployment, and addressing operational inefficiencies. All member banks were advised to take necessary corrective measures and ensure better performance in the upcoming review period.

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A handwritten signature in blue ink, appearing to read "A. K. S.", with a long horizontal stroke underneath.

## List of Participants

Sl. No.	Participants	Designation
<b>CG Govt.Department</b>		
1	Smt. Niharika Barik	Principal Secretary, P&RD and Development Commissioner, GoCG.
2	Smt. Shital Shashwat Verma	Director, Directorate of Institutional Finance, GoCG.
3	Shri Ashwani Dewangan	Managing Director, SRLM, Govt. of Chhattisgarh
4	Shri Ankit Kumar Modi	Addl. Director, Directorate of Institutional Finance, GoCG.
5	Shri Ajay Dewangan	Joint Director, GST
6	Shri N.S Nag	Director, Fisheries
7	Shri S.R. Tigga	GM, C.G Rajya Antyavyavsayi Vikas Nigam
8	Shri V.K Bagh	Deputy Director (Fin), C.G Rajya Antyavyavsayi Vikas Nigam
9	Shri M.I.A Baig	Deputy Director, Relief Commission
10	Shri Manisha Anil Nagraj	Deputy Director, Commerce & Industries
11	Shri Ghanshyam Lal Sahu	Deputy Secretary, Housing & Environment
12	Shri K.K Katendru	Deputy Director, Technical Education
13	Shri Traman Ydalu	DEO, DoT
14	Dr. Sanjeev Kumar Sirmour	ADDV, Animal Husbandry
15	Smt. Kumud Mishra	Assistant Director, Commerce & Industries
16	Shri L. M Raut	Assistant Director, KVIC, Raipur
17	Shri Ashutosh Singh	SPM-FI, NRLM
18	Shri Puneet Ingole	Consultant, CSIDC
<b>Reserve Bank of India</b>		
19	Smt. Reeny Ajith	Regional Director, RBI, Raipur
20	Shri Manish Parashar	General Manager, RBI, Raipur
21	Shri Deepesh Tiwari	Assistant General Manager, RBI, Raipur
<b>NABARD</b>		
22	Shri D.K. Gawali	Chief General Manager, NABARD, Raipur
23	Shri Saroj Kumar Meher	Assistant General Manager, NABARD, Raipur
24	Shri Devesh Kumar Singh	Manager, NABARD, Raipur
<b>SIDBI</b>		
25	Smt. Priyanka Shende	Manager, SIDBI
<b>National Housing Bank (NHB)</b>		
26	Shri Sachin Sharma	RM, National Housing Bank

**State Level Banker's Committee (SLBC), Chhattisgarh**

27	Shri Rakesh Kumar Sinha	Deputy General Manager (B & O) & Convener, SLBC
28	Shri Manoj Kumar Singh	Assistant General Manager, SLBC



29	Shri Hemendra Singh Sisodia	Chief Manager, SLBC, C. G
30	Shri Rajan Sah	Manager, SLBC, C. G
31	Shri Priyabrata Gupta	Manager, SLBC, C.G
<b>Chhattisgarh Rajya Grameen Bank</b>		
32	Shri Vinod Kumar Arora	Chairman CRGB
33	Shri Vijay Vasant Raikwad	General Manager, CRGB, Raipur
<b>RSETI</b>		
34	Shri Ashok Kumar Singh	Regional Director, RSETI, NACER
<b>Member Banks</b>		
35	Shri Bharat Kumar Chavda	Deputy General Manager, Bank of Baroda
36	Shri Rakesh Bhoonda	DGM & Zonal Head, Central Bank of India
37	Smt. Gayatri Kmapa	DGM & Zonal Head, Bank of India
38	Miss. Veena Kumari	DGM & Zonal Head, UCO Bank
39	Shri V.K. Sharma	Deputy General Manager, Punjab National Bank
40	Shri V. Venkatesh	DGM & Zonal Head, Bank of Maharashtra
41	Shri S.K. Shukla	Deputy General Manager, Canara Bank
42	Shri Rupesh Agrawal	DGM & Zonal Head, Indian Bank
43	Shri Anuj Kumar Singh	Deputy General Manager, Union Bank of India
44	Shri Ashish Tripathi	Sr. Regional Head, IDBI Bank Ltd.
43	Shri Chaturbhuj Barik	AGM, Punjab National Bank
44	Shri Gouri Shankar Nayak	Regional Head, Indian Overseas Bank
45	Shri Manish Kumar	AGM, Punjab & Sindh Bank
46	Shri Nihar Ranjan Panda	SVP & Circle Head, Axis Bank Ltd.
47	Shri Shrangesh Bopche	Vice President & State Head, Axis Bank Ltd.
48	Shri Udyan Pendse	Vice President, HDFC Bank Ltd.
49	Shri Minshu Batra	Vice President & Cluster Head, YES Bank Ltd.
50	Shri Vikas Sinha	Vice President-GB, YES Bank Ltd.
51	Shri Ajay Nirmalkar	Regional Manager, ICICI Bank Ltd.
52	Shri Ankit Gupta	State Head, AU Small Finance Bank
53	Shri Sudipta Chhatterjee	Area Head, Ujjivan Small Finance Bank
54	Shri Pratap Kumar Bani	Regional Manager, Karur Vysya Bank
55	Shri Laxmi Narayan Tandon	State Head, ESAF Small Finance Bank
56	Shri Sourabh Singh	State Head, DCB Bank Ltd.
57	Shri Varun R. Khanna	State Head, Airtel Payments Bank
58	Shri Annd Baheky	Regional Manager, RBL Bank Ltd.
59	Shri Sanjay Thakre	DVP & Circle Head , Bandhan Bank

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60	Shri Bablu Patel	Regional Head, IDFC First Bank Ltd.
61	Shri Raghav Thakur	Sr. R.S.M, Equitas Small Finance Bank
62	Shri Saroj Sawain	Chief Manager, Central Bank of India
63	Shri Mirtunjay Khatua	Chief Manager, Bank of Baroda
64	Shri Narendra Choubey	Senior Manager, Union Bank of India
65	Shri Abhilash Kumar Behera	Senior Manager, Canara Bank
66	Shri Deepesh Makhija	Senior Manager, UCO Bank
67	Shri Mohan Banjare	Senior Manager, Central bank of India
68	Shri Soumya Ranjan Padhi	Senior Manager, Karnataka Bank Limited
69	Shri Nikhil Kshatri	Manager, Bank of India
70	Shri Mukesh Joshi	Manager, Indian Bank
71	Shri Soumya Prakash Panigrahi	Manager, IndusInd Bank
72	Shri Abhishek Tiwary	Manager, APEX Bank
73	Shri Anil Kumar	Branch Manager, Utkarsh Small Finance Bank
74	Shri Vikash Rathi	Branch Manager, Kotak Mahindra Bank
75	Shri Rajesh Bali	Branch Manager, Jammu & Kashmir Bank Ltd.
76	Shri Nihar Ranjan Sahu	DBM, City Union Bank
77	Miss. Anchal Khurana	Assistant Manager, Federal Bank
78	Shri T. Saravanakumar	Assistant manager, Tamilnad Mercantile Bank Ltd.
79	Shri Neeraj Kumar	Area Manager, SBI Life

*Meets*

संचालनालय संस्थागत वित्त छत्तीसगढ़  
इन्द्रावती भवन, ब्लॉक-1, चतुर्थ तल, नवा रायपुर अटल नगर  
दूरभाष क्रमांक 0771-2510840, फैक्स क्र. 0771-2510841  
Email : dif.cg@gov.in; adif.cg@gov.in

जावक क्रमांक 492 / संसंवि / बैंकिंग / SLBC / 2026,

दिनांक 30 / 03 / 2026

1	प्रमुख सचिव, कृषि विकास एवं किसान कल्याण तथा जैव प्रौद्योगिकी विभाग
2	सचिव, वाणिज्य एवं उद्योग विभाग
3	सचिव, नगरीय प्रशासन विकास विभाग
4	सचिव, आवास एवं पर्यावरण विभाग
5	सचिव, तकनीकी शिक्षा विभाग
6	सचिव, राजस्व एवं आपदा प्रबंधन विभाग
7	सचिव, ऊर्जा विभाग
8	सचिव, इलेक्ट्रानिक्स एवं सूचना प्रौद्योगिकी विभाग
9	मिशन डायरेक्टर, एनआरएलएम, (राज्य ग्रामीण आजीविका मिशन)
10	मिशन डायरेक्टर, एनयूएलएम, (राज्य शहरी आजीविका मिशन)
11	संचालक, कृषि
12	संचालक, उद्यानिकी
13	संचालक, तकनीकी शिक्षा
14	संचालक - DIC, उद्योग,
15	मुख्य कार्यपालन अधिकारी, CHiPS
16	मुख्य कार्यपालन अधिकारी, SUDA

*Ueats*