

No. 16-16/2/2021-ECONOMIC AFFAIRS-FPID-Part(1) 91
GOVERNMENT OF ARUNACHAL PRADESH
FINANCE, PLANNING & INVESTMENT DEPARTMENT
ECONOMIC AFFAIRS BRANCH
ITANAGAR

Dated Itanagar, the 7th Oct. 2024

To,

The Regional Manager & convener SLBC (Local),
State Bank of India, Lead Bank Office,
Arunachal Pradesh,
Itanagar-791111

Sub: - Forwarding of the approved minutes of the SLBC meeting for the State of
Arunachal Pradesh for the Quarter Ended December 2023 and March 2024
held on 20.06.2024.

Sir,

With reference to your letter No. LDM/ITA/2023-24/235 Dated 10-09-2024, I am
directed to convey that the Competent Authority has approved the draft minutes of the
SLBC meeting held on 20.06.2024 with following modifications.

"Under the Chairmanship of Shri N.T. GLOW, IRS, Secretary RWD, Govt. of
Arunachal Pradesh and Co-Chairmanship of Shri Amit Kumar" may be corrected as "was
Co-Chaired by Shri N. T. Glow, IRS representative of Chief Secretary, Govt. of
Arunachal Pradesh and Shri Amit Kumar"

Therefore minutes of the meeting may please be modified and issued to all
concerned with intimation to the Finance Department Government of Arunachal Pradesh,
Itanagar.

This issue with the approval of the Competent Authority.

Enclosed: - As stated above.

Yours Sincerely,

Digitally signed by
Sangey Dakpa

Date: 07-10-2024 14:30:00
(Sangey Dakpa)

Under Secretary (EA)
Govt. of Arunachal Pradesh
Itanagar.

Copy for information to:-

1. The US to the Ld. Chief Secretary, Govt. of Arunachal Pradesh Itanagar.
2. The PS to the Commissioner (Finance), Govt. of Arunachal Pradesh,
Itanagar.
3. Office copy.

EMMEDED MINUTES OF SLBC

From : leadbank ita <leadbank.ita@sbi.co.in>
Subject : EMMEDED MINUTES OF SLBC
To : J <consl-fin-arn@nic.in>
Cc : bikrambaruah@yahoo.co.in


Fri, Sep 27, 2024 07:56 AM
1 attachment

Dear Sir/ Madam,

PFA

With regards,
Chief Manager
Lead Bank
Itanagar
Convenor SLBC
Arunachal Pradesh

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 **SLBC Meeting Minutes dated 20.06.2024 Draft.docx**
38 KB

MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE COMBINED QUARTERS ENDED DECEMBER 2023 AND MARCH 2024 HELD ON 20.06.2024. (Draft)

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the combined Quarters ended December 2023 and March 2024 was held on 20.06.2024 under the Chairmanship of Shri NT Glow IRS, Secretary RWD, Govt. of Arunachal Pradesh and Co-Chairmanship of Shri Amit Kumar, Deputy General Manager B&O, State Bank of India, Administrative Office, Dibrugarh at the Dorjee Khandu State Convention Centre, Itanagar, Arunachal Pradesh.

The following dignitaries also participated in the meeting: -

- (1) Shri Abhijit Mazumdar, General Manager, RBI Itanagar
- (2) Shri Damodar Mishra, General Manager, NABARD, Itanagar
- (3) Shri Surender Singh, Director and Nodal Officer, DFS

The meeting started with a welcome speech by Shri Amit Kumar, Dy. General Manager, Administrative Office, State Bank of India, Dibrugarh. While welcoming the Secretary RWD, and dignitaries of the State Govt. and dignitaries from RBI, NABARD, DFS and all officials of Banks operating in the State, Shri Kumar briefly mentioned about the circumstances the meeting could not be held on time. Some of his observations are as under:

- 1) The next SLBC meeting should be held within 45 days of the end of the Quarter ended June 2024 henceforth. (Action point: SLBC & Banks).
- 2) Banks should improve CD ratio upto a minimum of 60% by implementing several Schemes of the State as well as Central Government. (Action points: All Banks)
- 3) All the Banks with CD ratio less than 20% should improve their CD ratio significantly. (Action point: Bandhan Bank, HDFC, IndusInd and Punjab & Sind Bank)
- 4) RSETI at Namsai should be opened at the earliest. (Action point: PNB)
- 5) NPA under the Priority Sector is at 8.64% which is very high. We need a comprehensive approach to improve the position. (Banks & Govt. of Arunachal Pradesh).
- 6) Settlement rate of Bakijai cases are very low. The system needs to be strengthened. (Action point: Banks & Govt. of Arunachal Pradesh).
- 7) The SLBC Meeting being the highest forum, the Circle Heads of the respective Banks should attend the meeting. (Action point: All Banks).
- 8) A letter should be issued by the Commissioner Finance to all the absentee Banks. (Banks & Govt. of Arunachal Pradesh).

Shri Narendra Pratap Singh, Deputy General Manager, SLBC Local Head Office, State Bank of India, Guwahati in his key note address congratulated the Bank Officials for successful participation in the just concluded General Election. He further, mentioned the role to be played by SLBC in the overall development of the State and highlighted the achievements of the Banks in the State in terms of growth in deposits and Advances, improvement in CD ratio, significant achievement of Annual Credit Plan for the year 2023-24 under the priority sector and remarked that

- 1) Low CD ratio is a matter of concern and that CD ratio of Banks has declined from December 2023 to March 2024.
- 2) Banks have achieved the ACP for the year 2023-24. However, thirteen Banks have not achieved ACP target for the year 2023-24. (Action point: The respective Banks).
- 3) Banks should increase Aadhar linkage. (Action point: All Banks)

- 4) There is NIL performance in PMMY respect of 6 Banks. (Action point: Concerned Banks Banks)
- 5) Banks should achieve targets indicated in Financial Inclusion (Action point: All Banks).

This was followed by presentation of Agenda items by Shri Rakesh Kumar, Regional Manager, State Bank of India, Regional Business Office, Itanagar.

The minutes of the previous SLBC meeting dated 21.11.2023 were confirmed by the House. Further, the Action Taken Report was put up for discussion and observations were made as under:

AGENDA 1: ATR

a) Banks will dispose off all the pending DDUSY loan applications by 15.07.2024. (Action point: All concerned Banks)

b) Private Sector Banks particularly AXIS, HDFC and ICICI should dispose off all the pending loan applications under the Atma Nirbhar Scheme as soon as possible. (Action point: AXIS Bank/ HDFC and ICICI).

c) RBI will also be included as a member in the Sub.- Committee for monitoring sanction of loans under the Atma Nirbhar Scheme by Private Sector Banks and the next meeting may be held by first week of July 2024. The Circle Heads of the respective Banks should attend the Sub.-Committee meeting.

d) The Punjab National Bank was absent and was not available to share any update regarding the status on the opening of RSETI at Namsai. A letter should be issued to the absentee Bank. (Action point: SLBC and PNB)

e) The status on opening of Bank branches was reviewed and found to be as under:

District	Branch	Bank	Remarks
East Kameng	Chayangtajo	Canara	The Bank has submitted that Manager and staff have been posted for the Branch at Chayangtajo and Branch is expected to be operational by 31.07.2024.
Pakke Kessang	Lemmi	PNB	PNB was absent and has not submitted any response.
Siang	Boleng	SBI	Branch is expected to be operational by 31.07.2024.
Tawang	Lhao	SBI	Premises selection is under process.
Shi Yomi	Tato	SBI	Branch is expected to be operational by 31.08.2024.
Pakke Kessang	Lemmi	SBI	Premises selection is under process.
Changlang	Udaipur Bl. I to IV	CBI	CBI was advised to open the Branch immediately or alternatively advised to submit the reason for delaying the opening of the Bank Branch with proper justification..

(Action point: Concerned Banks)

Agenda 2. CD ratio:

- a) CD ratio of the State has improved from 34.75% as on 31.03.2023 to 38.60% as on 31.03.2024.
- b) However, it is well below the RBI benchmark of 60%.
- c) i. HDFC assured that CD ratio would improve upto a minimum of 25% by June 2024
ii. Bandhan Bank assured that CD ratio would improve upto a minimum of 30% by June 2024.
iii. IndusInd Bank informed that the data submitted by the Bank could be erroneous and correct data would be submitted.
iv. There was no comment from Punjab & Sind Bank.
(Action points: All concerned Banks).
- d) Special Sub-Co. meeting may be held in districts with CD ratio less than 40 along with the DCC meeting making as an Agenda item of the same. (Action point; LDMs of all Districts)
- i). The Govt. may for allowing opening of Govt. deposit Accounts the performances of Banks in terms a certain set of parameters which may include CD ratio, Social Security Scheme, Govt. sponsored loans etc. may be devised and only such performing Banks should be rewarded. (Action point: Govt. of AP).

Agenda 3

- a) Banks have achieved 166.41% of the ACP for the year 2023-24 by sanctioning an amount of Rs.1317.81 crores as against the target of Rs.791.92 crores.
- b) The achievement was mainly due to Atma Nirbhar Schemes of the Govt. of Arunachal Pradesh and DDUSY.
- c) The priority sector lending in the State stands at Rs.4552.65 crores i.e. at 39.32%.
- d) NABARD may look into the PLP targets set for the State for the concerned year.
(Action point: NABARD)
- e) Private sector Banks other than HDFC has not sanctioned any loan under KCC.
(Action point: All concerned Banks).

Agenda 4

- a) Banks have sanctioned 11321 number of Mudra loans amounting to Rs. 222.56 crores during 2023-24 as against a target of 7710 amounting to Rs.154.20 crores.
However, Bandhan Bank, Federal Bank, Indusind Bank and Yes Bank have not sanctioned any loan under Mudra. (Action point: Concerned Banks).
- b) Banks have sanctioned 874 loans amounting to Rs.97.53 crores under the Deendayal Upadhyay Swavalamban Yajana (DDUSY) since inception. An amount of Rs.129.95 crores has been released as Subsidy. All the pending applications should be disposed off immediately.
(Action point: All concerned Banks).
- c) Banks have sanctioned 241 number of loans under PMEGP during 2023-24 as against the target of 334. Out of these Arunachal Pradesh State Co-operative Apex Bank Ltd has sanctioned 57 applications.

Agenda 5.

a) There are 373 villages identified for coverage by Banking outlets in the State. All the Banks should ensure coverage by 31.08.2024. (Action point: Concerned Banks)

A list of 395 villages approved by SLBC for removal from the list of villages allotted for coverage by Banks are yet to be deleted by DFS. (Action point: DFS).

b) A report on Jan Suraksha Scheme was placed,

(Action point: Concerned Banks)

Agenda No.6

a) The priority sector NPA in the State is 8.64% whereas the non- priority sector NPA is 2.28%.

b) Report on Bakijai cases was discussed. An amount of Rs.0.22 crores in 14 accounts was recovered during the quarter under review. All Banks were advised to contact Dy. Commissioners regularly and follow up meticulously. Banks are advised to submit granular data in this regard.

(Action point: Banks & Concerned Govt. Dept.)

Agenda No.7

RSETI, Yupia has achieved the training target of 395 against a target of 392 for the year 2023-24. The settlement rate is 71%. The settlement rate of RSETI Pasighat is 28%.

(Action point: RSETI)

Agenda No.8

a) The Annual Credit Plan for the year 2024-25 was approved as under:

SI No.	Segment	Target for 2024-25 (Amount – Rs. in crores)	Remarks
1	Agriculture	381.90	AS per NABARD PLP and DCC meeting confirmation from the Districts
2	MSME	711.83	-do-
3	Other Priority Sector	69.13	-do-
4	Total Priority Sector	1162.86	-do-
5	Total Non Priority sector	3506.82	As per previous year achievement and DCC meeting confirmation from Districts.

b) Cluster Financing Target under MSME

SI No.	District	Target for 2024-25 (Amount- Rs. in crores)
1	Lower subansiri	2.00
2	East Siang	2.00
3	Namsai	3.00
Total		7.00

c) Targets under PMMY, PMFME, KCC, NULM, PMJDY, PMSBY, APY which were approved by the SLBC Sub-Committee have been vetted by the House.

Agenda No.9

District digitisation report was tabled.

Agenda No.10 Misc.

1. Director Industries mentioned about the performances of Banks in sanction of loans under the PMFME particularly about the long TAT in respect of Arunachal Pradesh Rural Bank and Private sector Banks. (Action point: Concerned banks)
2. ArSRLM representative drew the attention of the House regarding the delay caused in opening of Savings Bank Account of SHGS. (Action point: SBI, UCO, BOI, APSCAB).

Shri Damodar Mishra, GM, NABARD in his speech mentioned that

1. ACP should be duly approved by the respective DCCs. (Action point: LDMs)
2. Pledge financing for Agriculture Commodities through electronic Negotiable Warehouse Receipt should be implemented as soon as possible. (Action point: Banks)
3. Yes Bank has reported the deployment of 642 CSPs. Banks has to confirm the same. (Action point: Yes Bank).
4. Report on number of CSPs newly deployed during the quarter may be tabled. (Action point: SLBC).
5. The CD ratio of Banks should be properly analysed Bank wise and District wise in a graded manner to effectively ensure improvement in the same.

Shri Abhijit Mazumdar, GM RBI, Itanagar in his Speech remarked that

1. Banks should ensure that there is no wide disparity in achievement of CD ratio.
2. In respect of credit deficient districts RBI allows the application of weighted 125% of the incremental Advances for determining the achievement in priority sector.
3. The State Govt. should provide enabler for recovery of NPAs for Banks.
4. RBI has issued circulars regarding internalisation of Rupees which involves the promoting of Rupee for import export trade.

The meeting concluded with a Vote of Thanks by Shri S. Ranjit Singh, coordinator SLBC Arunachal Pradesh

Date 20.06.2024
Place: Itanagar

(Shri Dharmendra, IAS)
Chief Secretary,
Govt. of Arunachal Pradesh

LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2023 & MARCH 2024 HELD ON 20.06.2024 VENUE: DORJEE KHANDU STATE CONVENTION CENTRE, ITANAGAR

(A) RBI, NABARD, SIDBI etc.:

Sl No.	Organisation	Representative	Designation	Mode of participation
1	DFS	Shri Surender Singh	Director.	Meeting venue
2	RBI	Shri Abhijit Mazumdar	General Manager	Meeting venue
3	RBI	Ekansh Harg	Manager	Meeting venue
4	NABARD	Shri Damodar Mishra	General Manager	Meeting venue
5	KVIC	Shri Aman Deep	Director I/C	Meeting venue
6	NABARD	Shri Sanjoy Kumar Mishra	Asst. Manager,	Meeting venue
7	KVIB	Shri Chetan Singh	CEO, KVIB	Meeting venue
8	NEDFI	Shri Bhaskar Bharali	AGM	Meeting venue
9	RSETI	Shri Balban Deory	Director	Meeting venue
10	SIDBI	Shri Hibu Murchi	Manager	Meeting venue

(B) State & Central Govt. Officials:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	State Govt.	Shri N T Glow, IRS	Secretary, RWD	Meeting venue
2	State Govt.	Shri Takhe Kani	Consultant Finance	Meeting venue
3	State Govt.	Shri Kishi Potum	SRA	Meeting venue
4	State Govt.	Shri Sangey Dakpa	US, Finance	Meeting Venue
5	State Govt.	Shri Binny Mathew	RCO, Director, Agriculture	Meeting venue
6	ArSRLM	Shri Hillang Tassap	SMM, State Mission Manager	Meeting venue
7	State Govt.	Shri Baleng Menga	DAO Agriculture	Meeting venue
8	State Govt.	Shri Hento Karga	Director Rural Development	Meeting venue
9	State Gov.	Shri Himangshu Patgiri	AGM, BSNL	Meeting Venue
10	State Govt.	Shri Anil Kumar	SDE, BSNL	Meeting Venue
11	State Govt	Shri Bishnu Chhetry	PA to Secy. RWD	Meeting Venue
12	State Govt	Shri Avinash Kumar	SLPM, PMFME Scheme	Meeting venue
13	State Govt.	Shri Gyabo Pertin	Director Industries	
14	Central Govt.	Shri Balraj Singh	Dy. Post Master	Meeting Venue
15	State Govt.	Shri Karluk Ronya	Director Trasuries & Accounts	Meeting venue
Sl No.	Organisation	Representative	Designation	Mode of Participation
1	APRB	Shri Joy Ram Pait	GM	Meeting venue
2	AXIS Bank	Shri Manoj Baruah	Cluster Head	Meeting venue
3	AXIS Bank	Shri Toko Umar Tada	Branch Head	Meeting venue
4	AXIS Bank	Smt. R. Subhasini	Branch Head	Meeting venue
5	HDFC	Shri KP Nath	Cluster Head	Meeting venue
6	HDFC	Shri Munish Datta	BM, Itanagar	Meeting venue
7	ICICI Bank	Shri Manoj Sharma	Branch Manager Itanagar	Meeting venue

8	Canara Bank	Shri Ng. Varesso Zimik	Manager, Itanagar	Meeting venue
9	CBI	Shri Ashwani Bhardwaz	Branch Manager	Meeting venue
10	INDIAN	Shri Aichuk Tripura	Chief Manager	Meeting venue
11	IPPB	Shri P. Jagdish Kumar	Chief Manager	Meeting venue
12	Union Bank	Shri Santosh Kumar Dutta	BM	Meeting venue
13	YES	Shri Purushottam Gogoi	DBM	Meeting venue
14	YES	Shri Minam Tekseng	AM	Meeting venue
15	YES	Shri Ravi Roy	RM	Meeting Venue
16	UCO	Ms Tenzin Yanki	Manager Itanagar Br	Meeting venue
17	BOI	Shri Shubhankar Dey	SBM, Itanagar	Meeting venue
18	IDBI	Shri Tembo Lego	BM, Naharlagun	Meeting venue
19	INDUSIND	Smt. Tech Mala	BM	Meeting venue
20	Bandhan Bank	Shri Pranab Das	Cluster Head	Meeting venue
21	Bandhan Bank	Shri Prajjwal Khasi	Bandhan Bank	
22	BOB	Shri Abhijit Das	Chief Manager	Meeting venue

D) Convenor Bank:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	SBI	Shri Amit Kumar	DGM(B&O)	Meeting venue
2	SBI	Shri Narendra Pratap Singh	DGM SLBC	Meeting venue
3	SBI	Shri Rakesh Kumar	RM, SBI, Itanagar	Meeting venue
4	SBI	Dr. Deepak Kumar Gupta	RM, SBI, Tezpur	Meeting venue
5	SBI	Shri S. Ranjit Singh	LDM, Papumpare	Meeting venue
6	SBI	Shri Ramesh Basumatary	LDM Kradadi, Kurung Kumey	Meeting venue
7	SBI	Shri Tope Karga	Sr. Asst., SLBC, Itanagar	Meeting venue
8	SBI	Shri Pradip Das	LDM	Meeting venue
9	SBI	Shri Putul Basumatary	LDM	Meeting venue
10	SBI	Shri Ranjan Kalita	LDM	Meeting venue
11	SBI	Kum Biki Yami	Staff, Lead Bank Office	Meeting venue
12	SBI	Kum Yasily Pabin	Staff, Lead Bank Office	Meeting venue