**AGENDA**

**Adoption of minutes:**

The minutes of State Level Banker’s Committee meeting held on 22.01.2019 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

**Agenda – 1**

Action Taken Report of the SLBC meeting dated 22.01.2019 for the quarter ending September’2018

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Action** | **To be complied by** | **Remarks** |
| 1 | 100 days MSME Campaign period for Papumpare District : The Banks required to clear the pending 419 nos. of MSME proposals at the earliest. | All Banks | Out of 419 pending proposals, 376 proposals sanctioned by the banks & 43 no of proposals rejected due to CIBIL, applicant being a Govt. Employee or minor.  The State achieved 4266 number of MSME loans against a target of 4226 (101%)  However, zero performance banks during the 100 days campaign period are YES Bank, BANDHAN, INDUSIND, HDFC & AXIS BANK. |
| 2 | Focus on adequate Agriculture Credit growth to be driven by facilitating collateral coverage. | All Banks | Agriculture segment has experienced growth **of Rs.47.70crs. (5%) during the March 19 quarter and Rs.183.32 crs. (24%)** during the year. However, amendment in the Land Ownership Act is yet to be notified. |
| 3 | The banks unable to mark presence in the SLBC meeting need to explain the reason thereof. | Concerned Banks | The following four banks remained absent in the meeting. They were advised to submit the reasons for absence from the meeting.  The four absentee banks in SLBC meeting with the reason for absence are as :-   |  |  |  | | --- | --- | --- | | **Sl No** | **Bank** | **Remarks** | | 1 | **IndusInd Bank** | BM was on ZH review meeting at Guwahati & there was no other senior official to attend the meeting. | | 2 | **HDFC Bank** | Internal auditor visited their branch for surprise audit on that day. | | 3 | **Bank of Maharashtra** | BM & other 1 staff werebusy with their normal day to banking operations. | | 4 | **Punjab & Sind Bank** | BM was on leave & other 2 staffs of the Branch busy with their branch works. | |
| 4 | Banks with Low CD Ratio in Priority Sector Advances & lending to the weaker sections without substantial Advance exposure should not be supported by State Govt. | Concerned Banks and Finance Dept. | The Competent authority has taken suitable steps for debarring these Banks from receiving Govt. deposits vide Civil Secretariat, Itanagar Order File No. FIN/EA-116/2010 (Part-III) Dated 21st February, 2019 (copy placed in the annexure).  The list of the Banks are as follows:-  **1. Axis Bank 2. Bandhan Bank 3. ICICI Bank**  **4. Yes Bank 5. Indusind Bank 6. BOB**  **7. CBI 8. Union Bank 9. Vijaya Bank**  **10. Canara Bank.** |
| 5 | Achievement under ACP was far below the expected level. The Banks need to focus on improving the ACP performance. | All Banks | The following Banks achieved less than 10 percent with respect to the budget and need improvement.  **1. IDBI 2. AXIS BANK 3. YES BANK**  **4. INDUSIND BANK 5. BANDHAN BANK 6. CBI**  **7. CANARA BANK 8. UBI 9. Apex Bank**  **However, the ACP performance of the following banks have improved as on March 2019:**  **1. Indusind Bank 881% 2. CBI 69% 3. Canara Bank 69%**  **4. IDBI 108% 5. UBI 67%** |
| 6 | It was decided in the SLBC meeting to open CSPs in the villages with population of more than 500  . | All Banks/State Govt. | 87 nos. of villages with population exceeding 500 have been identified for coverage by CSPs. Financial assistance for CSPs has been proposed but yet to be approved. 53 villages have already been covered by SBI with appointment of CSPs.  Out of 1481 villages with population below 500, 710 villages are covered.  The remaining 805 uncovered villages are having India Post outlets with basic banking service. Once IPPB becomes functional, full fledged banking services will be available.(This enclosed as Annexure-1 ATR, page no 76,77) |
| 7 | Places with poor connectivity to be shared with BSNL and they will explore possibilities of providing high speed connectivity in those areas. | All Banks and concerned departments | All Banks were advised to provide connectivity status of their areas to the concerned department under confirmation to us. However, no bank has responded.  We have also requested and mailed to BSNL authority to provide us the progress made in implementation of Bharat Net, response from BSNL is awaited. |
| 8 | NPA recovery camps to be organised regularly along with MSME camps, FI camps and accordingly respective DCs of the district will be instructed to help in organising of such camps. | All Banks and Concerned DCs | All Banks are in contact with district authorities for recovery of dues from the defaulters and to organise recovery camps along with MSME camps, FI camps etc. on similar lines of Sarkar Apke Dwar with the help of respective DCs of the districts.  However, no camps could be held due to code of conduct on account of elections. |
| 9 | The Banks to submit a district wise list of all the defaulters along with big defaulters in the Govt. sponsored Schemes/ advances and share with the DCs office and mentioned for posting of Certificate officers to Anjaw & Dibang Valley districts at the earliest. | All Banks | Banks are advised to share the list of NPA accounts along with name and address of the defaulters to their respective DCs for chalking out the strategy for recovery process in consultation with the respective LDMs of the districts. DC and Nodal officer of Banks should be in regular contact for quick recovery efforts.  Since both the Administration and banks were busy in election process not much of progress could be made in this regard.  The Banks are further advised to complete the process latest by 30th June. |

**Agenda No. 2**

**C.D. Ratio:**

1. There is a gradual increase in the CD ratio from 31.91% as on March 2018 to 34.05% in March 2019 Quarter, it is below the National bench mark of 60%.

**Out of total no. Of 26 Banks’ the CD Ratio performance as follows.**

|  |  |  |
| --- | --- | --- |
| CD Ratio | No. Of Banks’ | Name of Banks’ |
| Below 20% | 9 | 1. OBC 2. P&SB 3. UNI 4. Vijaya Bank 5. ICICI  6. Yes Bank 7. IndusInd Bank 8. Bandhan Bank 9. Axis Bank |
| 20% to 30% | 5 | 1. BOB 2. CBI 3.IDBI 4. OBC 5. BOM 6. SBI |
| 30% to 40% | 2 | 1. UBI 2. HDFC |
| Above 40% | 10 | 1. 1. ALB 2. BOI 3. CAN 4. IND 5. IOB 6. PNB 7. SYN 8. UCO 9. APRB 10.APSCAB |

The Banks’ with subpar CD ratio are advised to improve their CD ratio.

**Summary of C.D. Ratio (District-wise)**

(a) Number of district with C.D Ratio 60% and above : NILL

(b) Number of district with C.D. Ratio in between 40% to 60% : 03 (Upper Subansiri, Lower Subansiri,East Kameng)

(c) Number of district with C.D. Ratio below 40% : 16

Tirap, Longding ,Changlang, Lohit, Namsai, Anjaw, Dibang Valley, Lower Dibang Valley, East Siang, West Siang, Upper Siang, Siang, Kurung Kumey, Kra Daadi, West Kameng, Tawang, Papumpare.

**Development in Banking Operation in the State:-**

Deposits: The recorded figures of deposit and advances are as under:

(Rs. in Cr.)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | March-2017 | March-2018 | March-2019 | YOY Growth | YOY % |
| Deposit | 12187.84 | 13536.13 | 16828.99 | 3292.86 | 24.33 |
| Advances | 3672.19 | 4319.62 | 5053.06 | 733.44 | 16.98 |

**Deposit:** There is an increase in deposit from Rs. 13536.13 crores in March 2018 to Rs.16828.99 crores as on March 2019 an aggregate increase of Rs.3292.86 Crs. during the FY 2018-19 over March 18 with a YoY % growth of 24.33%.

**Advances:** There is growth in the advances over the previous years from Rs. 4319.62 crores in March 18 to Rs.5053.06 crores in March 19, an aggregate increase of Rs.733.44 Crs. in advances over March 2018 with a YOY% of 16.98%.

**REVIEW OF CREDIT DISBURSEMENT OF BANKS:**

1. **ACP performance for FY 2018-19**

Sector-wise Summary under ACP

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sector | FY- 2017-18 | | | FY-2018-19 (as on March, 2019) | | |
| Target | Achievement | % | Target | Achievement | % |
| Agri Total | 127.55 | 41.38 | 32.44 | 140.31 | 66.34 | 47.29 |
| MSME | 60.60 | 38.29 | 63.18 | 66.60 | 206.48 | 309.76 |
| Other Priority Sector | 292.99 | 124.13 | 42.37 | 322.49 | 114.50 | 35.53 |
|  |  |  |  |  |  |  |
| Total | 481.14 | 203.80 | 42.36 | 529.40 | 387.33 | 73.18 |
|  |  |  |  |  |  |  |

It is observed that banks are achieving the MSME targets but are lagging in Agri and Other Priority sectors. So NABARD is requested to look into the PLP and involve SLBC in the pre PLP meetings held with LDMs.

**b) Priority Sector Lending**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sector | O/S of Priority Sector March, 2018 | O/S of Priority Sector Dec,2018 | O/S of Priority Sector March,2019 | YoY | YoY % |
| Agri Total | 793.72 | 851.88 | 988.06 | 194.34 | 24.48 |
| Crop loan out of Agri loan | 96.83 | 82.32 | 102.63 | 5.80 | 5.98 |
| Industry | 160.04 | 492.12 | 687.16 | 527.12 | 329.37 |
| Services | 738.55 | 443.84 | 425.97 | -312.58 | -42.32 |
| **Total** | **1692.31** | **1787.84** | **2101.19** | **408.88** | **24.16** |

1) The PSL has increased from Rs.1692.31 crores in March 2018 to Rs.2101.19 crores in March 2019, a YoY growth of Rs.408.88 crs. over March 2018.

3) The Priority Sector Advances is Rs. 2101.19 Cr. as on 31th March’2019 which stands at 41.58% of total advances of 5053.06 Cr. **(RBI benchmark: 40%)**

**c) Agricultural Advances:**

Flow of credit to Agriculture:

( Rs. in crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Particulars | Outstanding 31.03.2018 | % to Agri Advances |  | Outstanding 31.12.2018 | % to Agri  Advances | Outstanding 31.03.2019 | % to Agri  Advances |
| Crop Loan | 96.83 | 12.20 |  | 82.32 | 10.70 | 102.63 | 10.38 |
| Agri. Term Loan | 696.89 | 87.80 |  | 769.56 | 89.30 | 885.43 | 89.62 |
| **Total** | **793.72** | **100.00** |  | **851.88** | **100.00** | **988.06** | **100.00** |

1) The Agriculture segment grew from Rs. 793.72 crores in March 2018 to Rs. 988.06 crores in March 2019, the YoY growth being Rs.194.34 with a YoY% of 24.48%.

2) The total Agricultural Advances is Rs. 988.06Cr. as on 31st March 2019 which stands at 19.55% of total advances.

**(RBI benchmark: 18%)**

**MSME Sector:-** (Rs. In Crs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sub-Segment** | **March, 2018** | **March, 2019** | **YoY Growth** | **YoY %** |
| Micro | 372.58 | 455.28 | 82.70 | 22.19 |
| Small | 227.44 | 435.60 | 208.16 | 91.52 |
| Medium | 237.48 | 69.24 | -168.24 | -70.84 |
| **Total** | **837.5** | **960.13** | **122.63** | **14.64** |

The MSME advance is Rs.960.13 Cr. as on 31.03.2019 and registered a growth of Rs. 122.63 Crs. (14.64%) over March, 2018.

**Prime Minister Mudra Yojana (PMMY) :-** (**Rs. In Crs)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **During 2017-18** | | | **During 2018-19** | |
|  | No. | Amt. | No. | Amt. |
| Shishu | 9137 | 23.14 | 1356 | 6.49 |
| Kishore | 1236 | 32.91 | 1576 | 47.16 |
| Tarun | 631 | 47.22 | 690 | 52.91 |
| **Total** | **11004** | **103.27** | **3622** | **106.57** |

* Bank with nil performance in PMMY (Mudra) are Axis, Bandhan, IndusInd and Yes Bank.

**PMEGP:** Performance vis-a-vis target in **2018-19** is given below:

(Rs. In Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **TARGET** | **SANCTIONED** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** |
| 189 | 281 | 281 | 5.24 | 1662 | 40.48 |

Banks with nil performance in sanction of PMEGP are Axis, BOI, IndusInd, Yes Bank, Bandhan,ICICI, IDBI, IOB, OBC, PNB, UCO and Union Bank.

**Deen Dayal Upadhayay Swabalamban Yojna (DDUSY) Performance**

**Sanction and Disbursement upto March 2019 (Amt in Lakhs)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Dist Name** | **Bank Name** | **No. Of A/C** | **Beneficiary’s stake** | **Subsidy** | **Bank Loan** | **Total Project** |
| **30%** | **40%** | **30%** |
| **Dibang valley** | **SBI** | **8** | **86.71** | **115.61** | **86.71** | **289.02** |
| **Lohit** | **SBI** | **2** | **29.94** | **39.92** | **29.94** | **99.80** |
| **Papumpare** | **SBI** | **1** | **29.61** | **39.48** | **29.61** | **98.70** |
| **East Siang** | **SBI** | **2** | **30.00** | **40.00** | **30.00** | **100.00** |
| **Total** | | **13** | **176.26** | **235.01** | **176.26** | **587.52** |

**AGENDA - 4**

**A. REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL**

**LITERACY :-**

Aligning Roadmap for unbanked villages:-

Position of banking services through bank branch/CSP (Customer Service Point)

a) There are 1568 uncovered villages in the State as per list of villages identified by DFS out of which 1143 has been allotted to SBI. 763 villages has been covered and 805 villages remain uncovered. These 805 uncovered villages are having India Post outlets with basic banking service. Further, as IPPB has been launched and are expanding their banking operation through these IPPB outlets, these villages may be considered as covered.

b) There are also 37 blocks in the State without bank branch/CSP. These 37 blocks will be released from the uncovered list once the above 805 villages are covered through IPPB.

**Details of enrolment under Social Security Schemes (cumulative upto March 2019)**

|  |  |  |  |
| --- | --- | --- | --- |
| PMJDY Accounts | PMJJBY Accounts | PMSBY Accounts | APY Accounts |
| 265520 | 36182 | 59626 | 5734 |

**Agenda – 5**

**POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs:**

1. **Recovery under Bakijai: (Rs. In Crs.)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Pending cases at**  **the beginning of**  **the quarter** | | **Addition of**  **cases during**  **the quarter** | | **Cases settled**  **during the**  **quarter** | | **Pending cases**  **at the close of**  **the quarter** | |
| No | Amount | No | Amount | No | Amount | No | Amount |
| 6299 | 136.94 | 163 | 15.32 | 89 | 21.21 | 6373 | 131.05 |

**Despite all our persuasion only SBI, APRB and IOB have indicated the presence of bakijai cases in**

**their Banks. Other banks are requested to file bakijai cases with the D.A.**

1. **Recovery position under PMRY/PMEGP ( Rs. In Crs.)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **TOTAL OUTSTANDING** | | **DEMAND** | **RECOVERY** | **OVERDUE** | **GROSS NPA** | | **NPA %** |
| No. | Amt | Amt | Amt | Amt | No. | Amt |  |
| 1560 | 39.82 | 7.36 | 1.24 | 6.13 | 1084 | 25.88 | 64.99 |

District administration and DIC have to play a vital role in resolution of the NPAs.

**Agenda – 6**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **DCC &DLRC MEETINGS** | | | | | | |
| **SL NO** | **DISTRICT** | **Lead Bank Name** | **Jun-18** | **Sep-18** | **Dec-18** | **Mar-19** |
| 1 | Tawang | SBI | 22.02.2019 | 22.02.2019 | NOT HELD | NOT HELD |
| 2 | Tirap | SBI | 05.09.2018 | 20.12.2018 | 13.02.2019 | 08.05.2019 |
| 3 | PapumPare | SBI | 28.08.2018 | NOT HELD | NOT HELD | NOT HELD |
| 4 | EastSiang | SBI | 08.02.2019 | 08.02.2019 | 13.05.2019 | 13.05.2019 |
| 5 | WestSiang | SBI | 07.05.2019 | 07.05.2020 | 07.05.2019 | 07.05.2019 |
| 6 | UpperSiang | SBI | 18.02.2019 | 18.02.2019 | 30.05.2019 | 30.05.2019 |
| 7 | EastKameng | SBI | 08.02.2019 | 08.02.2019 | NOT HELD | NOT HELD |
| 8 | WestKameng | SBI | 18.01.2019 | 18.01.2019 | NOT HELD | NOT HELD |
| 9 | LowerSubansiri | SBI | 29.08.2018 | 03.01.2019 | 27.05.2019 | 27.05.2019 |
| 10 | UpperSubansiri | SBI | 06.11.2018 | NOT HELD | NOT HELD | NOT HELD |
| 11 | KurungKumey | SBI | 19.12.2018 | 19.12.2018 | NOT HELD | NOT HELD |
| 12 | Lohit | SBI | 20.11.2018 | 20.11.2018 | NOT HELD | NOT HELD |
| 13 | Anjaw | SBI | NOT HELD | NOT HELD | NOT HELD | NOT HELD |
| 14 | DibangValley | SBI | NOT HELD | NOT HELD | NOT HELD | NOT HELD |
| 15 | LowerDibangValley | SBI | 22.11.2018 | 22.11.2018 | 13.05.2019 | 13.05.2019 |
| 16 | Changlang | SBI | 10.10.2018 | 29.11.2018 | 19.02.2019 | 22.05.2019 |
| 17 | Longding | SBI | 18.09.2018 | 20.11.2018 | 27.02.2019 | 30.05.2019 |
| 18 | Namsai | SBI | 21.11.2018 | 21.11.2018 | 10.05.2019 | 10.05.2019 |
| 19 | Siang | SBI | 12.03.2019 | 12.03.2019 | 12.03.2019 | 28.05.2019 |
| 20 | KraDaadi | SBI | 12.11.2018 | 11.01.2019 | NOT HELD | NOT HELD |

**10 districts have conducted the meeting for all the quarters, 6 districts for 2 quarters, 2 districts for one quarter. The LDMs of Anjaw and Dibang Valley districts have been instructed to organise DCC/DLRC meeting by 31.07.2019.**

**Agenda - 7**

**RSETI:**

There is only one RSETI sponsored by APRB. The performance of the RSETI is as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Location of RSETI | Annual Training Target | Training Actual up to date | Settlement rate | Credit Linkage |
| Papum Pare (APRB) | 450 | 382 | 84% | 281 |

**Agenda – 8**

**Lending to Minority Communities under Priority Sector for 2018-19**

**Review of progress: (Rs. in Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Target** | **31.12.2018** | **Achievement %** | **31.03.2019** | **Achievement %** |
| **675** | **564** | **83.63** | **761** | **112.68** |

The Rs.675 crores was allotted for MCL for the year 2018-19, which has been achieved as on March 2019.

**Agenda – 9**

Approval of the ACP Budget for the FY 2019-20.

**Agenda – 10**

Any other item, with the permission of the chair.