**Minutes of State Level Bankers Committee meeting held on 22.01.2019 at Banquet Hall, NITI Vihar, Itanagar.**

The SLBC meeting for the quarter ending September 2018 was held on 22.01.2019 at the Banquet Hall, Niti Vihar Itanagar, under the Co-Chairmanship of Shri Satya Gopal, IAS, Chief Secretary, Govt of Arunachal Pradesh and Co Chaired by Sri Sunil Kumar Tandon, CGM, SBI, NE Circle.

The Meeting started with a welcome speech and keynote address by Sri Ajay Kr Singh, GM, SBI, NE Circle. He mentioned the details of the various Sub Committee meetings held on 27/12/2018 and the observations recorded during those meetings. He also mentioned about the various positive achievements that the various banks have made during the quarter.

He discussed about the Financial Inclusion and specially the need to cover all the beneficiaries through Social Security Schemes, namely PMSBY, PMJJBY and APY. The issue of connectivity and the need to restore good connectivity throughout the state for delivering banking service and Financial Inclusion was discussed at length.

Sri Sunil Kumar Tandon, CGM, SBI, NE Circle, Co Chairman of the SLBC addressed all dignitaries and put his observations on different aspects.

1. He raised concern on the CD Ratio and emphasized the need to raise the CD ratio upto the national benchmark of 60%.
2. He requested for achievement of MSME target by all the Banks in the ongoing 100 days MSME campaign within the given time frame.
3. He then discussed about the coverage of Social Security schemes and emphasized the need to cover all the villages and adjoining areas.
4. The problems with connectivity in the state was then discussed with emphasis about the branches running on V-Sat and urged the officials of BSNL to look into it at the earliest.

Shri Satya Gopal, IAS, Chief Secretary, Govt. of Arunachal Pradesh addressed the house and shared his concern.

1. He started with appreciation for the improvement in some financial parameters, especially Priority Sector advance and CD ratio but pointed out that improvement in CD ratio, which were 37.48 in the Sep 2018 quarter needs improvement. This can be increased by giving special emphasis on priority sector advance most importantly agricultural advance and advance to the weaker sections.
2. To make sure that the Central Government and State government benefits and DBT initiatives reach the intended beneficiaries, Banking services may be extended to all the un-banked areas and CSPs may be opened in areas with population of 500 and above. He expressed his concern for opening of a Branch at Kimin and Chyangtajo.
3. He urged the Banks to organise MSME and Recovery Camps on similar lines of Sarkar Apke Dwar camps that has immensely benefitted the people.
4. With regards to recovery of Non Performing Loans, he suggested that DC and Nodal Officers of banks should be in regular contact for quicker recovery efforts.
5. He further brought to the notice of the house that credit proposals under Government sponsored schemes should be disbursed at the earliest and any reason for rejection or objection should be brought to the notice of DC & the concerned Secretary/Commissioner.

He appreciated the formation of Sub Committee and hoped that, with a combined effort of all stakeholders the objectives of Economic agenda and increasing the CD ratio, increasing the lending in the Priority Sectors & to the weaker sections can be achieved.

He was deeply disappointed by the absence of some Banks in the SLBC meeting and instructed that necessary communication be made with the Management of those Banks.

**(Action point:- SLBC)**

**Adoption of Minutes.**

Sri Satyabrata Misra, AGM LB, SBI, NE Circle started the proceedings of the meeting with the permission of the Chair. He requested the house for adoption of minutes of the last SLBC meeting dated 26/10/2018 which was circulated well in advance to all the stakeholders. The minutes were adopted unanimously.

**Agenda 1**

**The Action taken Report** of the last SLBC dated 26/10/2018 was presented before the house.

**1- 100 Days MSME Campaign**

Sri Mishra shared the figures related to the ongoing 100 days MSME campaign and stated that 12 camps were organized for promotion of MSME advance. Bank-wise figures of the loan sanctioned were also shared with the house.

Shri Satya Gopal, IAS, Chief Secretary mentioned that pending 419 MSME proposals should be cleared at the earliest. Sri Sunil Kumar Tandon, CGM, SBI, NE Circle also requested all the representatives of the Banks to ensure that within the next 10 days all the pending proposals are sanctioned and the target should be achieved within the campaign period.

**2- Focus on adequate Agriculture Credit.**

Shri Satya Gopal, IAS, Chief Secretary highlighted that an amendment in the land ownership rights related act, is being issued. This will enable the Banks to increase Agriculture credit by taking collateral security of the land.

**(Action Point:- Govt. of Arunachal Pradesh and SLBC)**

**3- Increase in the staff strength of the Banks.**

Chief Secretary and other officials from Government of Arunachal Pradesh, appreciated the effort of SBI in recruiting 51 staffs exclusively for Arunachal Pradesh. He advised other Banks to improve their manpower immediately so that banking services can be provided efficiently in all the districts.

**4- CSPs to be opened for villages with population more than 500.**

Shri Satya Gopal, IAS, Chief Secretary stressed the importance to provide CSP facility in those unbanked villages which has connectivity and further instructed that all Banks should open CSPs in unbanked areas ( 88 identified unbanked areas) at the earliest.

**(Action point: DC & SBI)**

**5- Account with Auto Sweep facility for Deptt of Power, PHE**

The house was informed that a current account with Auto Sweep facility needs to be opened for the Deptt. of PHE for daily deposit. Sri Tapan Kumar Ghosh, AGM, SBI, Itanagar Branch, advised that the account will be opened at the SBI Itanagar Branch shortly.

**(Action point: SBI, Itanagar BR.)**

**6- District wise list of all the defaulter to be given to the State Government Deptt.**

As was decided earlier, Sri Sunil Kumar Tandon, CGM, SBI, NE Circle requested the representatives of the Banks to prepare a list of all the defaulters in Government sponsored schemes/advance and share with the Deputy Commissioner's Office.

It was also highlighted that the Districts of Dibang Valley and Anjaw don't have any certificate officer. Responding to this Shri Satya Gopal, IAS, Chief Secretary mentioned that certificate officers in those two districts will be posted at the earliest. DC, Dibang Valley & DC, Anjaw to take necessary action in this regard

**(Action point: All Banks and DCs)**

**Agenda 2**

**CD Ratio.**

Sri Satyabrata Mishra, AGM, LB, SBI, NE Circle mentioned that the CD ratio for the entire state for the quarter ending September increased to 34.37% from 32.31% during the June quarter. But still the CD ratio was below the National bench mark and expressed his displeasure about the 8 Banks whose CD ratio is below 20%.

**(Action Point:- All Banks, especially Banks with CD ratio below 20%)**

**Review of credit disbursement of Banks.**

Sri Satyabrata Misra, AGM LB apprised the house about the sector wise summary of credit disbursement of Banks under ACP namely Agriculture, Industry and Service Sector.

**Priority Sector Lending.**

Priority sector advance has shown a steady growth in absolute terms and has increased from 39.18 % to 40 % of the total advances as on September 2018.

The Chief Secretary expressed his concern about the Banks with low achievement in priority Sector lending and the Banks reporting NIL figures in sanctioning of loans under PMEGP scheme (namely AXIS, BOB, BOM, ICICI, IDBI, IOB, Indian Bank, PNB, SYN, UCO, UNI, Vijaya Bank, Yes Bank, Indusind Bank) and instructed that a list of those Banks to be prepared for debarring them from any Government transactions. He also urged the Banks to increase lending in unbanked villages.

**(Action Point:- The stated Banks )**

**Agenda 3**

**Review of financial inclusion initiatives.**

Discussion points by the Sub-Committee on this issue were put up to the house for discussion. The support by Govt. of Arunachal Pradesh for setting up CSPs by providing capital infrastructure and incentives was discussed. The estimated expenditure for such support was assessed to be Rs.95000/- towards the cost of a laptop, printer, scanner, UPS/Inverter and in addition an honorarium of Rs.3000/- per month was suggested. Accordingly, it has been decided that the Govt. of Arunachal Pradesh shall provide financial assistance of Rs.95000/- for laptop and other accessories required to set up CSP outlets. The Govt. shall also pay an honorarium of Rs.3000/- per month to each CSP. It has also been decided that SBI shall pay Rs.2000/- per CSP as incentive. The CSP network in 88 identified villages may be extended at the earliest.

**(Action Points:- SBI and Planning Department, Govt. of Arunachal Pradesh)**

**Agenda 4**

**Position of NPA and recovery measures.**

Sri Sunil Kumar Tandon, CGM, SBI, suggested for regular camps along with other MSME camps or FI camps needs to be organised for recovering non performing loans. Shri Satya Gopal, IAS, Chief Secretary further informed that the DCs of respective districts will be instructed to help in organizing such recovery camps.

**(Action Point:- Banks and DCs)**

**Agenda 5**

**RSETI**

Only 1 RSETI sponsored by APRB is operating in the state. A total 249 candidates have been given training against the Annual Training Target of 450.

**Agenda 6**

**Connectivity**

Sri Dilip Siram, GM, BSNL informed the house that some feasible areas will be provided with Broadband connectivity and the rest areas will be done shortly. Works on optical fibre and micro wave connectivity is going on and on completion of those projects connectivity will be restored in the remote areas.

Sri Ajay Kr Singh, GM, SBI, informed that a list of places with poor connectivity will be shared with BSNL and they will explore possibilities of providing high speed connectivity in those areas.

Shri Satya Gopal, IAS, Chief Secretary suggested BSNL to explore the possibility for utilising the existing 60,000 electric poles of the State Govt. for setting up optical fibre cables.

**(Action Points:- DCs , All Banks and BSNL)**

**Miscellaneous.**

Shri Satya Gopal, IAS, Chief Secretary informed the house that all contingent employees (about 35000) are covered under Social Security Schemes (PMJJBY and PMSBY) and the premium amount is contributed by the Government of Arunachal Pradesh. He advised that on, similar lines, construction workers should be included under the Social Security Schemes and the premium can be borne by Labour Welfare Board.

He also mentioned that DCC meeting should be held in the districts (namely Anjaw and Dibang Valley) where meeting was not organised for a long time.

Sri Mishra, AGM, Lead Bank stated that Data uploading in SBLC portal should be completed by a fixed date i.e; 25th of the month succeeding the quarter.

Sri Sunil Kumar Tandon, CGM, SBI, NE Circle also mentioned that delay in SLBC is mostly due to want of data. All Banks should arrange to update the Data within the prescribed time.

Shri Satya Gopal, IAS, Chief Secretary requested the data on actual number of Govt. Sponsored Loans disbursed and pending should be uploaded on SLBC portal.

Ms Yeshi W. Ringu, Secy. Finance, Govt. of AP requested for the Currency chest, currently being operated by District Treasury Office, at Anini, Dibang Valley, to be taken over by SBI, Anini Branch.

**Vote of Thanks**

Vote of thanks was offered by Sri Jogeswar Swargiary, RM, SBI, Itanagar Region.

**Annexure-I**

**The meeting was attended by:**

1. Sri Satya Gopal,IAS Chief Secretary, Govt. of Arunachal Pradesh
2. Sri S K Jain, Comm. Tax & Excise and Secy., UD & Housing Govt. of AP.
3. Sri G S Meena, Comm. Industries, Govt. of AP.
4. Ms Yeshi W. Ringu Secy. Finance, Govt. of AP.
5. Sri Umesh Panaria DGM, RBI, Guwahati.
6. Dr. Gyanendra Mani GM, NABARD, Itanagar.
7. Sri Sunil Kumar Tandon CGM, SBI, NE Circle
8. Sri Ajay Kr Singh GM, SBI, NE Circle
9. Sri Uttam Hazara Chaudhury DGM (B&O), SBI, Dibrugarh Module.
10. Ms Anjali Lyndem DGM (FI), SBI, NE Circle.
11. Sri Satyabrata Misra AGM (LB), SBI NE Circle.
12. Sri Jogeswar Swargiary RM SBI, Itanagar Region.
13. Sri Tapan Kumar Ghosh, AGM SBI, Itanagar Branch
14. Sri Anup Dutta, Agm SBI, Naharlagun Branch.
15. Distinguished Guest from various Govt Deptt., RBI, NABARD, BSNL.
16. Representatives of Banks and Postal Deptt.