**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR**

**THE COMBINED QUARTERS ENDED DECEMBER 2021, MARCH 2022 & JUNE 2022**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarter ended September 2021 held on **17.12.2021** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

**AGENDA: 1**

Action Taken Report of SLBC meeting for the quarter ended September 2021 held on 17.12.2021 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks/ ATR** |
| **1** | Regarding the opening of Bank branches in blocks with presence of no Bank branch in terms of SLBC Sub Committee directive dated 24.11.2021, ICICI Bank, AXIS Bank, Canara Bank, HDFC Bank, Punjab & Sind Bank, Bank of India, Indian Bank, Union Bank, UCO Bank and SBI informed that matter had been taken up with the respective appropriate Authority  There was no response from Bank of Baroda, Indian Overseas Bank, IDBI, Punjab National Bank, IndusInd Bank, YES Bank, Bandhan Bank and Bank of Maharashtra. | All Banks | 1.SLBC Sub Co. Meeting for the purpose was again held on 28.01.2022 to review the progress.  Reminder letters were sent to BOB, IOB, IDBI, PNB, IndusInd, YES, Bandhan and BOM on 04.03.2022.  2. Canara Bank has reported confirmation of opening new Branch at Chayang Tajo.  3.PNB has confirmed that Branch premises has been identified at Lemmi and will open by September 2022.  4.Response from other Banks are still awaited.  (Names of blocks and Banks are listed at page no. 103)  5.Further, agenda for opening of more branches is again placed at Agenda No.8 below. |
| **2** | Shri Taru Talo, Director Industries mentioned that State has a target of 69 numbers under the Pradhan Mantri Micro Food Processing Enterprises Scheme. The Department has sponsored applications to the Banks. He requested the banks to sanction the applications on priority. | All Banks | As on 28.07.2022, the Department has submitted 33 applications to the Banks . Sanction position is as under:  Total proposal: 33  Sanction : 7  Rejection: 9  Pending 17  DIC is requested to sponsor the proposals as per district target approved on 16.02.2022. Further, we observe incomplete uploading of applications in many cases (77 Nos).  (Bank wise position is placed at Page No.98 & 99) |
| **3** | The Chief Secretary advised the ULBs to sponsor more applications to the Banks under PMSVANidhi and for verification of the proposals returned by the Banks for regeneration. He also advised the ULBs to send the borrowers who have already sanctioned loan to respective branches for eventual disbursement  He also advised to speed up sanction of second tranche of loans under the Scheme. | ULBs and Banks | Banks have sanctioned 3084 applications against a target of 3100 till date.  ULBs have forwarded 1354 applications for second tranche of loans. Banks have sanctioned 505 numbers against 1354 applications.  (Bank wise position is placed at page No.96 & 97) |
| **4** | The Chief Secretary advised the Principal Secretary, Finance to adopt a strategy in consultation with the banks to ensure that all the villages are covered by 31.03.2022 by providing CSPs; whereas other villages particularly those allotted to APSCAB may be re-allotted to other Banks including private sector Banks. | SBI, ICICI, APSCAB & Govt. of AP | Out of 41 uncovered villages as on 30.09.2021, 35 villages are since covered. There are 6 villages which are to be covered. Covered by Agenda item No.5(a) below. |
| **5** | Shri Talwade also advised Arunachal Pradesh Rural Bank to submit the statement of income and expenses of the RSETI sponsored by the Bank so that the State Govt. may explore the possibility of reimbursement of some of the expenses of the RSETI. | APRB & RSETI | Letter sent to APRB on 24.01.2022 and a reminder on 04.03.2022. APRB is yet to share the same. |
| **6** | The Chief Secretary was assured that the ACP for the year 2022-23 would be placed for approval in the SLBC meeting of March, 2022 quarter | SLBC | ACP for the year 2022-23 Bank wise and district wise is placed at pages 105 -121 for approval by the House. This includes target under NRLM, NULM, PMSVANidhi, PMEGP,PMFME,PMMY & Social Security Schemes |

**AGENDA-2:**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 30.06.2022:-**

There is increase in CD ratio from 31.37% as on 31.03.2022 to 34.26% as on 30.06.2022. YOY Growth in deposit is 22.65% whereas YOY growth in Advances is 18.67%.

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **QUARTERS** | **June 2021** | **March 2022** | **June 2022** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD%** |
| **Deposit** | 18620.88 | 24848.65 | 22839.76 | 4218.88 | 22.65% | -2008.89 | -8.08% |
| **Advances** | 6675.93 | 7796.02 | 7922.45 | 1246.52 | 18.67% | 126.43 | 1.62% |
| **CD Ratio** | 35.85 | 31.37 | 34.26 |  |  |  |  |

1. **BANK-WISE CD RATIO AS ON 30.06.2022:-**

|  |  |  |
| --- | --- | --- |
| **CD RATIO** | **No. Of Banks** | **Name of Banks** |
| **Below 20%** | **6** | **1**.CBI **2.**PSB **3.** AXIS **4.** BANDHAN **5**. HDFC **6.**YES |
| **20% to 30%** | **5** | **1.** BOB **2.** BOI **3.** UNI **4**. ICICI **5**. APRB |
| **30% to 40%** | **5** | **1.** BOM **2**. CAN **3**.PNB **4.** SBI **5**. IDBI |
| **Above 40%** | **6** | **1.**IND **2.** IOB **3.** UCO **4**. INDUSIND **5** APSCAB **6**. NESFB |

**(**Details at page No.8)

**The Banks with sub-par CD Ratio are advised to improve their CD ratio.**

1. **DISTRICT-WISE CD RATIO AS ON 30.06.2022**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District** |
| Number of districts with C.D Ratio above 60% | **03** (East Kameng, Kraa Daadi, Pakke Kessang ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **03** (Kurung Kumey, Longding, Upper Subansiri ) |
| Number of districts with CD Ratio below 40% | **19** (Anjaw, Changlang, Dibang Valley, East Siang, Kamle, Leparada Lohit, Lower Dibang Valley, Lower Subansiri, Lower Siang Namsai, Papumpare, Shi Yomi, Siang, Tawang, Tirap , Upper Siang, West Kameng, West Siang.) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON JUNE 2022 (FY-2022-23)**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2020-21 (Upto March 2021)** | | | **FY 2021-22 (Upto March 2022)** | | | **FY 2022-23 (Upto June 2022)** | | |
| **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** |
| **Agri Total** | 465.11 | 46.27 | **9.94** | 103.33 | 93.16 | **90.16** | **63.16** | **54.65** | **86.52** |
| **MSME** | 166.60 | 363.87 | **218.42** | 471.75 | 460.09 | **97.53** | **499.73** | **121.04** | **24.22** |
| **Other Priority Sector** | 73.79 | 29.60 | **40.11** | 105.09 | 39.28 | **37.38** | **35.93** | **5.65** | **15.76** |
| **Total** | **705.50** | **439.74** | **62.33** | **680.17** | **592.53** | **87.12** | **598.82** | **181.36** | **30.29** |

(Details at page No.27)

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.06.2022:-**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on June 2021** | **O/S as on Mar 2022** | **O/S as on June2022** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD %** |
| Agri Total | 1209.65 | 1406.30 | 1437.55 | 227.90 | 18.84% | 31.25 | 2.22% |
| MSME | 1303.16 | 1492.67 | 1447.55 | 144.39 | 11.08% | -45.28 | -3.03% |
| Other Priority Sector | 360.57 | 395.74 | 396.46 | 35.89 | 9.95% | 0.72 | 0.18% |
| **Total** | **2873.39** | **3294.71** | **3281.57** | **408.18** | **14.20%** | **-12.53** | **-0.38%** |

1) The PSL has increased from Rs. 2873.39 crores from June 2021 to Rs. 3281.57 crores as on June 2022.

2) The Priority Sector Advances as on June 2022, is Rs.3281.57 Crores, which stands at 41.42 % of total advances of Rs.7922.45 Crores. **(RBI benchmark: 40%)**

3) The priority sector Agricultural Advances Rs.1437.55 Cr. as on June 2022 stands at 18.14% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 30.06.2022:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **31.03.2020** | | **31.03.2021** | | **31.03.2022** | | **30.06.2022** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |  |
| 12004 | 91.56 | 14451 | 101.23 | 14803 | 104.90 | 14182 | 101.18 |

(Details at page No.46)



**Format**

**KCC in principle Sanction Letter**

No. LDM/ITA/2022-23/ Dated:

Shri/Smt/Kum…………………………..

…………………………………………………….

…………………………………………………….

Dear Sir/Madam

**PM Kisan**

**KCC Loan**

**In Principle sanction**

We observe that you have been enrolled as a PM Kisan beneficiary. In this connection, we are happy to accord in principle sanction of KCC loan to you subject to fulfilment of terms and conditions as mentioned hereunder:

1. Your submission of loan application form. (Format enclosed herewith).
2. Submission of agricultural land records/Land holding Certificate. (Format enclosed).
3. Submission of KYC documents.
4. Submission of no dues certificate from Arunachal Pradesh Co-operative Apex Bank Ltd.
5. 2 passport size photographs
6. Statement of accounts, preferably last 6 months
7. Completion of due diligence from the Bank.

2. You may submit your loan application form along with the necessary documents to the Branch Manager of the Bank where your PM Kisan subsidy linked account is maintained at the earliest.

3. Further, it may be noted that the in-principle sanction is valid up to 31.12.2022 only. You are therefore earnestly requested to submit your application form on or before 31.12.2022 for availing credit facility under KCC (PM Kisan).

Yours faithfully

Regional Manager

RBO Itanagar.

**AGENDA - 4:**

**PROGRESS UNDER GOVT. SPONSORED SCHEMES:**

1. **Prime Minister Mudra Yojana (PMMY) :-** **Sanction and disbursement of Mudra loan during the year 2022-23 & Outstanding as on 30.06.2022, is as under:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2020-21** | | **Disbursement during FY 2021-22** | | **Disbursement during FY 2022-23** | | **Outstanding as on 30.06.2022** | |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 2052 | 2.85 | 1885 | 5.77 | 1118 | 7.38 | 3052 | 34.44 |
| **Kishore** | 1223 | 18.70 | 1347 | 22.08 | 737 | 7.30 | 4842 | 60.77 |
| **Tarun** | 589 | 28.22 | 772 | 39.71 | 279 | 15.28 | 2178 | 102.08 |
| **Total** | **3864** | **49.77** | **4004** | **67.57** | **2284** | **40.65** | **10072** | **197.30** |

(Details at pages 58 to 61)

**(b) Deen Dayal Upadhyay Swavalamban Yojna (DDUSY) Performance**

**DDUSY Report Bank wise as on 27.07.2022**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | | **Pending**  **No** |
| **No.** | **Amount** |  |
| 1 | Bank of Baroda | 6 | 0.82 |  | 1 | 0.10 |  |
| 2 | Bank of India | 3 | 0.17 |  |  |  |  |
| 3 | Bank of Maharastra | 2 | 0.19 |  |  |  | 1 |
| 4 | Canara Bank | 12 | 1.27 |  |  |  |  |
| 5 | Central Bank of India | 12 | 1.45 |  |  |  | 1 |
| 6 | Indian Bank | 8 | 1.08 |  |  |  |  |
| 8 | IDBI | 2 | 0.12 |  |  |  |  |
| 9 | Indian Overseas Bank | 3 | 0.23 |  |  |  |  |
| 10 | Punjab National Bank | 3 | 0.23 |  |  |  | 1 |
| 11 | Punjab & Sind Bank | 2 | 0.16 |  |  |  |  |
| 12 | State Bank of India | 468 | 50.08 |  | 7 | 0.52 | 14 |
| 13 | APRB | 4 | 0.34 |  |  |  | 2 |
| 14 | Axis Bank | 1 | 0.02 |  |  |  |  |
| **Total** | | **526** | **56.18** | **74.78** | **8** | **0.62** | **19** |

(District wise details is at Page No.100)

1. **PMEGP:**

**Performance vis-a-vis target in 2022-23 is given below (As on 30.06.2022):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amount** |
| 235 | 30 | 29 | 1.35 | 965 | 34.67 | 398 | 10.34 |

(Details at Page No.66)

**AGENDA- 5:**

**FINANCIAL INCLUSION-**

1. **STATUS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES AS ON 30.06.2022**

In regard to DFS Unbanked villages, out of 1927 uncovered villages identified by DFS, 1921 unbanked villages are already covered either by Branch/CSPs/IPPB by the allotted Banks/IPPB. The remaining 6 villages are yet to be covered by banks. The remaining 6 unbanked villages allotted to the Banks are as under:

|  |  |  |
| --- | --- | --- |
| **SL No** | **Allotted Banks** | **No. of uncovered villages at present as on 30.06.2022** |
| 1 | CBI | 1 |
| 2 | ICICI | 5 |
| **TOTAL** | | **6** |

On account of the low density of population and as villages are already covered by Banks even though such Banks may possibly be at a distance of more than 5 km from such villages, SLBC Sub-Co. meeting dated 23.03.2022 recommends that all such villages are treated as covered by Banks and the same may be reported to DFS. (Minutes of Sub-Co. meeting placed at Page No.123)

1. **National Strategy for Financial Inclusion (NSFI):2019-2024- Universal Access to Financial Services- Uncovered Villages for the State of Arunachal Pradesh**

All the 3819 unbanked villages under the National Strategy for Financial Inclusion (NSFI): 2019-2024 as envisaged by the Reserve Bank of India for the State of Arunachal Pradesh has been covered by opening Branches/ deploying BCs/CSPs including branches of IPPB. The same has been reported to Reserve Bank of India.

1. **PROGRESS UNDER 100% DIGITISATION CAMPAIGN (RBI):**

**The position of district digitisation of Lohit district is as under:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **District: LOHIT (ARUNACHAL PRADESH)** | | | | | | |
| **As at the end of:** | **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| **Mar 2022** | 53976 | 45572 | 84.43 | 1512 | 742 | 49.07 |
| **June 2022** | 54644 | 47080 | 86.16 | 1505 | 1095 | 72.76 |

(Details are placed at page No-12 **)**

**(d) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO JUNE 2022)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **PMJDY Accounts** | **PMJJBY Accounts** | **PMSBY Accounts** | **APY Accounts** |
|  |  |  |  |  |
| As on 31.12.2019 | 291167 | 46423 | 52162 | 5626 |
| As on 31.03.2020 | 284743 | 42228 | 72750 | 6356 |
| As on 31.03.2021 | 360254 | 76801 | 145967 | 13568 |
| As on 31.03.2022 | 373517 | 110090 | 215852 | 17936 |
| As on 30.06.2022 | 376748 | 192731 | 315788 | 18633 |

**AGENDA- 6**

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

**Recovery under Bakijai:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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** |
| 6171 | 98.12 | 43 | 0.34 | 25 | 0.44 | 6189 | 98.02 |

It is reported that in Lower Subansiri district Certificate Officers are not accepting new Bakijai cases.

**AGENDA-7**

**RSETI**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Location** | **Year** | **Annual Training Target** | **Training Actual as on date** | **Settlement including Credit Linkage** | **Settlement rate%** |
| Yupia | 2016-17 | 450 | 485 | 412 | 84.94% |
| Yupia | 2017-18 | 450 | 345 | 258 | 74.78% |
| Yupia | 2018-19 | 450 | 390 | 88 | 22.56 |
| Yupia | 2019-20 | 450 | 165 | 68 | 41.21 |
| Yupia | 2020-21 | 360 | 18 | 0 | 0 |
| Yupia | 2021-22 | 200 | 225 | 81 | 40.09% |
| Yupia | 2022-23 | 360 | 10 | 10 | 100% |

**AGENDA-8**

There is request for opening of SBI Branches at Boleng, Siang district and Vijoynagar, Changlang distric, Lhou in Tawang district, Pangchou in Longding district and Sangram in Kurung Kumey.

Further, PNB has been allocated to open Branch at Dharmapur Bl.I-V, Changlang district by SLBC (directive from Department of Financial Services).

**AGENDA-9**

1. Connectivity

Many banks branches particularly in rural areas are facing connectivity issue. Government and BSNL may kindly look into it.

1. ANKY and ANK

Arunachal Pradesh rural Bank and Arunachal Pradesh Apex Bank are requested to provide data relating to ANBY and ANKY so that we may submit verified report shortly.

1. Any other items, with the permission of the chair.