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

**THE QUARTER ENDED DECEMBER, 2021**

**Adoption of Minutes:**

The minutes of State Level Banker’s 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 March 2021 and June 2021, held on 12.10.2021:

|  |  |  |  |
| --- | --- | --- | --- |
| **S. 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, AXIX 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 |  |
| 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. |  |  |
| 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. |  |  |
| 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. |  |  |
| 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. |  |  |
| 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 |  |  |
| 7 | Performance of Private sector banks is observed to be unsatisfactory. A separate review meeting for Private sector Banks may be held in the month of January 2022. |  |  |

**AGENDA-2:**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 31.12.2021:-**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **December 2020** | **March, 2021** | **December, 2021** | **YOY Growth** | **YOY %** | **YTD** | **YTD %** |
| **Deposit** | 18129.40 | 20086.44 | 19271.43 | 1142.03 | 6.30 | (-)815.01 | (-)4.05 |
| **Advances** | 6319.56 | 6569.99 | 7419.78 | 1100.22 | 17.40 | 849.79 | 12.93 |
| **CD Ratio** | 34.86 | 32.71 | 38.50 |  |  |  |  |

1. **BANK-WISE CD RATIO AS ON 31.12.2021:-**

|  |  |  |
| --- | --- | --- |
| **CD RATIO** | **No. Of Banks** | **Name of Banks** |
| **Below 20%** | 3 | **1.** PSB **2.** UNI **3**. BANDHAN |
| **20% to 30%** | 5 | **1.** BOB **2.** BOI 3.CBI **4** AXIS 5. HDFC |
| **30% to 40%** | 6 | **1.** BOM 2.PNB 3**.** SBI 4.ICICI 5.IDBI 6.APRB |
| **Above 40%** | 8 | **1.** CAN 2.IND 3**.** IOB 4**.** UCO 5. INDUSIND  **6.** NESFB **7**. YES 8. APSCAB |

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

1. **DISTRICT-WISE CD RATIO AS ON 31.12.2021:-**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District** |
| Number of districts with C.D Ratio above 60% | **05** (East Kameng, Kraa Daadi, Kurung Kumey, Longding & Pakke Kessang) |
| Number of districts with C.D. Ratio in between 40% to 60% | **05** (Kamle, Lower Subansiri, Tirap , Upper Subansiri & West Siang) |
| Number of districts with CD Ratio below 40% | **13** (Anjaw, Changlang, Dibang Valley, East Siang, Lohit, Lower Dibang Valley, Namsai, Papumpare, Shi Yomi, Siang, Tawang, , Upper Siang, West Kameng.) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE**

**BANKS AT THE END OF 3nd QUARTER OF FY(2021-22):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2020-21 (Upto March 2021)** | | | **FY 2021-22 (Upto December 2021)** | | |
| **Target Amount** | **Achievement** | **%** | **Target Amount** | **Achievement** | **%** |
| **Agri Total** | 465.11 | 46.27 | **9.94** | 103.33 | 34.94 | **21.74** |
| **MSME** | 166.59 | 363.87 | **218.42** | 471.75 | 333.90 | **70.60** |
| **Other Priority Sector** | 73.79 | 29.60 | **40.11** | 105.09 | 15.39 | **14.48** |
| **Total** | **705.50** | **439.74** | **62.33** | **680.17** | **384.24** | **56.49** |

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 31.12.2021:-**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Dec'20** | **O/S as on March’21** | **O/S as on Dec'21** | **YoY Growth** | **YoY Growth %** | **YTD Growth** | **YTD Growth %** |
| Agri Total | 1179.91 | 1222.12 | 1241.02 | 61.11 | 5.18 | 18.90 | 1.54 |
| MSME | 1005.46 | 1062.87 | 1499.35 | 493.89 | 49.12 | 436.48 | 41.06 |
| Other Priority Sector | 331.28 | 352.65 | 377.24 | 45.96 | 13.87 | 24.59 | 6.97 |
| **Total** | **2516.66** | **2637.64** | **3117.63** | **600.97** | **23.87** | **479.99** | **18.20** |

1) The PSL has increased from Rs. 2637.64 crores in March 2021 to Rs. 3117.63 crores as on December 2021.

2) The Priority Sector Advances as on December 2021, is Rs3117.63 Crores, which stands at 42.02 % of total

advances of Rs7419.78 Crores. **(RBI benchmark: 40%)**

3) There is a YoY growth of **Rs. 61.11 Crore (5.18% YoY growth)** in **Agri Priority Sector Advances** in the Dec’21

quarter.

The priority sector Agricultural Advances of Rs. 1241.02 Cr. as on Dec ’21 Qtr. stands at 16.72% of the total

advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 31.12.2021:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **31.12.2020** | | **31.03.2021** | | **31.12.2021** | | **YOY** | | **YTD** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 15014 | 97.60 | 14451 | 101.23 | 15131 | 99.95 | 117 | 2.35 | 680 | (-)1.28 |

**AGENDA 4:**

**PROGRESS UNDER GOVT. SPONSORED SCHEMES:**

1. **Prime Minister Mudra Yojana (PMMY) :-** **Sanction and disbursement of Mudra loan during the year**

**2021-22 & Outstanding as on 31.12.2021, is as under:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2019-20** | | **Disbursement during FY 2020-21** | | **Disbursement as on Dec, 2021** | | **Outstanding as on 31.12.2021** | |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 547 | 2.00 | 2052 | 2.85 | 1382 | 5.43 | 3490 | 10.79 |
| **Kishore** | 964 | 25.54 | 1223 | 18.70 | 782 | 12.22 | 2886 | 50.93 |
| **Tarun** | 618 | 48.32 | 589 | 28.22 | 528 | 25.27 | 1442 | 84.03 |
| **Total** | **2129** | **75.87** | **3864** | **49.77** | **2692** | **42.93** | **7818** | **145.75** |

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

**DDUSY Report Bank wise as on 30.11.2021**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 3 | 0.37 | 0.49 | 2 | 0.30 |
| 2 | Bank of India | 1 | 0.05 | 0.07 |  |  |
| 3 | Bank of Maharastra | 2 | 0.19 | 0.25 |  |  |
| 4 | Canara Bank | 6 | 0.61 | 0.81 | 1 | 0.15 |
| 5 | Central Bank of India | 8 | 1.10 | 1.47 |  |  |
| 6 | Indian Bank | 5 | 0.75 | 1.00 | 1 | 0.15 |
| 7 | IDBI | 1 | 0.05 | 0.07 | 1 | 0.07 |
| 8 | Indian Overseas Bank | 3 | 0.24 | 0.32 |  |  |
| 9 | Punjab National Bank | 3 | 0.24 | 0.32 |  |  |
| 10 | Punjab & Sind Bank | 1 | 0.14 | 0.18 |  |  |
| 11 | State Bank of India | 290 | 31.91 | 42.55 | 32 | 3.72 |
| 12 | APRB |  |  |  | 1 | 0.07 |
| 13 | Axis Bank |  |  |  | 1 | 0.02 |
| **Total** | | **323** | **35.65** | **47.53** | **39** | **4.48** |

**(District wise details is at Page No. 99)**

**c) Atma Nirbhar Bagwani Yojana and Atma Nirbhar Krishi Yojana**

**Performance of Banks as on 10.12.2021 are as under:**

**(Amt- Rs. in crores)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Banks | Application received | | | | Sanctioned | | | | SHG | | | |
| Bagwani | | Krishi | | Bagwani | | Krishi | | Received | | Sanctioned | |
| No | Amt | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt |
| BOB |  |  |  |  |  |  |  |  |  |  |  |  |
| BOI | 2 | 0.02 | 3 | 0.03 | 0 | 0 | 0 | 0 | 32 | 0.45 | 4 | 0.04 |
| CANARA |  |  |  |  |  |  |  |  |  |  |  |  |
| CBI |  |  |  |  |  |  |  |  |  |  |  |  |
| PNB |  |  |  |  |  |  |  |  |  |  |  |  |
| UCO |  |  |  |  |  |  |  |  |  |  |  |  |
| SBI | 2654 | 32.66 | 1946 | 15.01 | 570 | 5.12 | 367 | 1.74 | 149 |  | 142 | 1.20 |
| APRB | 436 |  | 64 |  | 1 | 0.01 |  |  | 233 |  | 142 | 2.01 |
| APSCAB | 197 | 7.83 | 183 | 4.74 | 0 | 0 | 0 | 0 | 60 |  | 0 | 0 |
| **TOTAL** | **3289** | **40.51** | **2196** | **19.78** | **571** | **5.13** | **367** | **1.74** | **474** |  | **288** | **3.25** |

**d) PMEGP: Performance vis-a-vis target in 2020-21 is given below (As on 31.12.2021):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amount** |
| 200 | 111 | 105 | 5.65 | 926 | 29.02 | 420 | 9.97 |

**AGENDA 5:**

**PROGRESS UNDER PM SVANidhi & GECL:**

1. **PM SVANidhi Data as on 30.11.2021:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total proposals sourced** | **No of proposals sanctioned** | **No of proposals disbursed** | **No of proposals returned/ineligible** | **No of proposals pending** |
| 4588 | 2867 | 2543 | 1245 | 476 |

**(Details are placed at page No. 97)**

**b) GECL Data as on 15.11.2021:**

**(Amt. in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Opted Out** | | **Sanctioned** | | **Disbursed** | |
| **No** | **Amount** | **No** | **Amount** | **No** | **Amount** |
| 1821 | 9.13 | 3902 | 74.51 | 2413 | 55.39 |

**(Details are placed at page No. 98)**

**AGENDA- 6:**

**FINANCIAL INCLUSION-**

1. **STATUS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES AS ON 30.09.2021:**

In regard to DFS Unbanked villages, out of 1927 uncovered villages identified by DFS, 1877 unbanked villages are

already covered either by Branch/CSPs/IPPB by the allotted Banks. The remaining 41 villages are yet to be

covered by banks. The remaining 41 unbanked villages allotted to the Banks are as under:

|  |  |  |
| --- | --- | --- |
| **SL No** | **Allotted Banks** | **No. of uncovered villages at present as on 30.09.2021** |
| 1 | SBI | 2 |
| 2 | APSCAB | 34 |
| 3 | ICICI | 5 |
| **TOTAL** | | **41** |

1. **PROGRESS UNDER 100% DIGITISATION CAMPAIGN:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **District: PAPUMPARE (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** |
| **Sep 21** | 300291 | 297929 | 99.21 | 16574 | 16190 | 97.68 |
| **Jan 22** | 308317 | 306293 | 99.34 | 18944 | 16126 | 98.02 |

Lohit district has also been identified by the Reserve bank of India for 100% digitization.

**(c) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO DEC, 2021)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 30.06.2021 | 361157 | 85979 | 176144 | 14485 |
| As on 30.09.2021 | 367550 | 95463 | 192208 | 14496 |
| As on 31.12.2021 | 375553 | 101736 | 203243 | 17561 |

**AGENDA- 7**

**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 | 0 | 0 | 0 | 0 | 6171 | 98.12 |

**AGENDA-8**

**STATUS OF RSETI AS ON 30.09.2021:**

We have only one RSETI functioning in the State in Papumpare District. There is a proposal to set up a RSETI at

Seppa. Considering that RSETI should generally cater to the needs of the adjoining districts as well, we may

set up RSETI at a place where such accessibility is available like Namsai in place of Seppa. Further, the

RSETI at Pasighat sponsored by Bank of Baroda is under construction. Technical team from Zonal Office, Bank

of Baroda is likely to visit the site in the third week of December 2021.

**AGENDA-9**

Any other item, with the permission of the chair.