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

**THE COMBINED QUARTERS ENDED DECEMBER 2021 & MARCH 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, 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 | 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.  Only Canara Bank has reported confirmation of opening new Branch at Chayang Tajo.  (Names of blocks and Banks listed at page no. 103) |
| 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 18.05.2022, the Department has submitted 33 applications to the Banks. Sanction position is as under:  Total proposal: 33  Sanction : 2  Rejection: 15  Pending : 16  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 PM SVANidhi 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 2820 applications against a target of 3100 during the FY 2021-22.  ULBs have forwarded 607 applications for second tranche of loans as against 1323 closed accounts. Banks have sanctioned 216 numbers against 607 applications forwarded.  (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, 17 villages are since covered. There are 24 villages which are to be covered. On account of the low population and as villages are already covered by Banks even though the Banks are 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.(Page No. 120) |
| 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 is placed at pages 104 -111 for approval by the House.(Page 105 -112) |

**AGENDA-2:**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 31.03.2022:-**

There is slight decrease in CD ratio from 32.71% as on 31.03.2021 to 31.37% as on 31.03.2022. Growth in deposit is 23.71% whereas growth in Advances is 18.66%.

**(Amt. in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **March 2020** | **March 2021** | **March 2022** | **YOY Growth** | **YOY %** |
| **Deposit** | 17378.12 | 20086.44 | 24848.65 | 4762.21 | 23.71 |
| **Advances** | 5646.81 | 6569.99 | 7796.02 | 1226.03 | 18.66 |
| **CD Ratio** | 32.49 | 32.71 | 31.37 |  |  |

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

1. **BANK-WISE CD RATIO AS ON 31.03.2022: -**

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

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

1. **DISTRICT-WISE CD RATIO AS ON 31.03.2022**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District** |
| Number of districts with C.D Ratio above 60% | **01** ( Kraa Daadi ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **04** (East Kameng, Longding, Pakkekessang, Upper Subansiri ) |
| Number of districts with CD Ratio below 40% | **18** (Anjaw, Changlang, Dibang Valley, East Siang, Kamle, Kurung Kumey, Lohit, Lower Dibang Valley, Lower Subansiri, 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 AT THE END OF 4th QUARTER OF FY(2021-22):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2020-21 (Upto March 2021)** | | | **FY 2021-22 (Upto March 2022)** | | |
| **Target Amount** | **Achievement** | **%** | **Target Amount** | **Achievement** | **%** |
| **Agri Total** | 465.11 | 46.27 | **9.94** | 103.33 | 93.16 | **90.16** |
| **MSME** | 166.60 | 363.87 | **218.42** | 471.75 | 460.09 | **97.53** |
| **Other Priority Sector** | 73.79 | 29.60 | **40.11** | 105.09 | 39.28 | **37.38** |
| **Total** | **705.50** | **439.74** | **62.33** | **680.17** | **592.53** | **87.12** |

**(Details at page No.27)**

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 31.03.2022:-**

**(Amt. in Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Mar 2021** | **O/S as on Mar 2022** | **YoY Growth** | **YoY Growth %** |
| **Agri Total** | 1222.12 | 1406.30 | 184.18 | 15.07 |
| **MSME** | 1062.87 | 1492.67 | 429.80 | 40.43 |
| **Other Priority Sector** | 352.65 | 395.74 | 43.09 | 12.21 |
| **Total** | **2637.64** | **3294.71** | **657.07** | **24.91** |

1) The PSL has increased from Rs. 2637.64 crores in March 2021 to Rs. 3294.71 crores as on March 2022.

2) The Priority Sector Advances as on March 2022, is Rs.3294.71 Crores, which stands at 42.26 % of total advances of Rs.7796.02 Crores. **(RBI benchmark: 40%)**

3) The priority sector Agricultural Advances of Rs.1406.30 Cr. as on March 2022 stands at 18.04% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 31.03.2022:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **31.03.2020** | | **31.03.2021** | | **31.03.2022** | | **YOY** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 12004 | 91.56 | 14451 | 101.23 | 14803 | 104.90 | 352 | 3.67 |

**(Details at page No.46)**

**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 31.03.2022, is as under:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2019-20** | | **Disbursement during FY 2020-21** | | **Disbursement during FY 2021-22** | | **Outstanding as on 31.03.2022** | |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 547 | 2.00 | 2052 | 2.85 | 1885 | 5.77 | 3291 | 11.91 |
| **Kishore** | 964 | 25.54 | 1223 | 18.70 | 1347 | 22.08 | 3204 | 54.08 |
| **Tarun** | 618 | 48.32 | 589 | 28.22 | 772 | 39.71 | 1577 | 92.71 |
| **Total** | **2129** | **75.87** | **3864** | **49.77** | **4004** | **67.57** | **8072** | **158.72** |

**(Details at pages 58 to 61)**

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

**DDUSY Report Bank wise as on 07.05.2022**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 6 | 0.82 |  |  |  |
| 2 | Bank of India | 3 | 0.17 |  |  |  |
| 3 | Bank of Maharastra | 2 | 0.19 |  |  |  |
| 4 | Canara Bank | 12 | 1.27 |  |  |  |
| 5 | Central Bank of India | 11 | 1.45 |  |  |  |
| 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 |  |  |  |
| 11 | Punjab & Sind Bank | 2 | 0.16 |  |  |  |
| 12 | State Bank of India | 468 | 50.08 |  | 5 | 0.47 |
| 13 | APRB | 4 | 0.34 |  |  |  |
| 14 | Axis Bank | 1 | 0.02 |  |  |  |
| **Total** | | **525** | **56.18** | **74.78** | **5** | **0.47** |

**(District wise details is at Page No.100)**

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

**Performance of Banks as on 10.05.2022 are as under:**

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **ANBY** | | | | **ANKY** | | | | **Total** | | | |
| **Received** | | **Sanctioned** | | **Received** | | **Sanctioned** | | **Received** | | **Sanctioned** | |
| **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** | **No** | **Amt** |
| BOB | 13 | 0.15 | 13 | 0.15 | 15 | 0.28 | 14 | 0.26 | 28 | 0.43 | 27 | 0.41 |
| BOI | 26 | 0.32 | 14 | 0.18 | 24 | 0.46 | 15 | 0.31 | 50 | 0.78 | 29 | 0.49 |
| CANARA | 11 | 0.24 | 10 | 0.23 | 22 | 0.25 | 11 | 0.23 | 33 | 0.49 | 21 | 0.46 |
| CBI | 4 | 0.14 | 4 | 0.14 | 1 | 0.01 | 1 | 0.01 | 5 | 0.15 | 5 | 0.15 |
| PNB | 18 | 0.23 | 17 | 0.22 | 1 | 0.03 | 1 | 0.03 | 19 | 0.26 | 18 | 0.25 |
| PSB | 0 | 0 | 0 | 0 | 1 | 0.05 | 1 | 0.05 | 1 | 0.05 | 1 | 0.05 |
| SBI | 3006 | 42.92 | 2726 | 39.86 | 3541 | 41.17 | 3328 | 36.56 | 6547 | 84.09 | 6054 | 76.42 |
| UCO | 0 | 0 | 0 | 0 | 9 | 0.21 | 3 | 0.09 | 9 | 0.21 | 3 | 0.09 |
| APRB | 640 | 10.18 | 558 | 8.79 | 836 | 10.50 | 620 | 6.33 | 1476 | 20.68 | 1178 | 15.12 |
| APSCAB | 399 | 14.90 | 385 | 14.55 | 344 | 9.47 | 335 | 9.27 | 743 | 29.45 | 720 | 23.82 |
| **TOTAL** | **4117** | **69.08** | **3727** | **64.12** | **4794** | **62.43** | **4329** | **53.14** | **8911** | **136.59** | **8056** | **117.26** |

**d) PMEGP: Performance vis-a-vis target in 2021-22 is given below (As on 31.03.2022):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amount** |
| 200 | 237 | 231 | 13.11 | 979 | 33.08 | 381 | 9.11 |

**(Details at Page No.66)**

**AGENDA- 5:**

**FINANCIAL INCLUSION-**

1. **STATUS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES AS ON 30.04.2022:**

In regard to DFS Unbanked villages, out of 1927 uncovered villages identified by DFS, 1903 unbanked villages are already covered either by Branch/CSPs/IPPB by the allotted Banks. The remaining 24villages are yet to be covered by banks. The remaining 24 unbanked villages allotted to the Banks are as under:

|  |  |  |
| --- | --- | --- |
| **SL No** | **Allotted Banks** | **No. of uncovered villages at present as on 30.04.2022** |
| 1 | SBI | 7 |
| 2 | CBI | 6 |
| 3 | APSCAB | 6 |
| 4 | ICICI | 5 |
| **TOTAL** | | **24** |

On account of the low population and as villages are already covered by Banks even though such Banks are 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. (Minutes of Sub-Co. meeting placed at Page No.120

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

**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 22** | 53976 | 45572 | 84.43 | 1512 | 742 | 49.07 |

**(Details are placed at page No-119)**

**(c) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO MARCH 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 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 |
| As on 31.03.2022 | 373517 | 110090 | 215852 | 17936 |

**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 |

**AGENDA-7**

Any other item, with the permission of the chair.