**MINUTES OF THE STATE LEVEL BANKERS’ COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTERS ENDED DECEMBER 2021, MARCH 2022 AND JUNE 2022** **HELD ON 08.08.2022 THOURGH INTERACTIVE VIDEO CONFERENCE.**

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarters ended December 2021, March 2022 and June 2022 was held on 08.08.2022 under the Chairmanship Dr.Sharat Chauhan IAS, Principal Secretary Finance, Govt. of Arunachal Pradesh at the Conference Hall of the Chief Secretary, Govt. of Arunachal Pradesh Civil Secretariat, Itanagar, and Co-Chairpersonship of Smt. Suranjana Dutta, General Manager, NW-1, State Bank of India, Local Head Office, Guwahati, through interactive Video Conference in the presence of Special invitee Shri Tage Taki, Hon’ble Minister of Agriculture, Horticulture, Animal Husbandry & Dairy Development and Fisheries, Govt. of Arunachal Pradesh.

The following dignitaries also participated in the meeting: -

1. Shri HageTari, IOFS, Secretary Industry, Govt. of Arunachal Pradesh
2. Shri B.P Mishra, Dy. General Manager, NABARD, Itanagar
3. Smt. Saba Shaikh, Dy. General Manager, Reserve Bank of India, Guwahati through Video Conference.
4. Shri Surinder Singh, Dy. Secretary, DFS, Govt. of India, through Video Conference.

The meeting started with a welcome speech by Shri Aftab Ahmad Mallick, Dy. General Manager, B&O, State Bank of India, Administrative Office, Dibrugarh. While welcoming, the Hon’ble Minister of Agriculture, Principal Secretary Finance, General Manager NW-1, SBI, LHO, Guwahati, all the Commissioners, Secretaries and dignitaries of the State Govt. and also dignitaries from DFS, RBI, NABARD and all officials of Banks operating in the State, Shri Mallick briefly highlighted the achievements of the Banks in the State in terms of growth in deposits and Advances as well as achievements under specific Schemes of DDUSY, Street vendors, District digitisation of Lohit district etc. He also mentioned the progress made by the Banks in sanction of loans in the Agriculture sector under the Atma Nirbhar Bagwani Yojana and Atma Nirbhar Krishi Yojana. He assured the House that all the future SLBC meeting would be held as per mandated schedule.

Shri Tage Taki, Hon’ble Minister for Agriculture in his observation remarked that

1. The meeting should focus on important and actionable points only.

2. All the PM Kisan beneficiaries should be covered by sanction of KCC loans in a time bound manner.

**(Action point: All Banks)**

3. Banks should dispose off all applications pertaining to Atma Nirbhar Bagwani Yojana and Atma Nirbhar Krishi Yojana for the year 2021-22 without any further delay.

4. District wise report on sanction of ANBY and ANKY incorporating data on disbursement of loans and subsidy should be submitted by all Banks.

**(Action point: All Banks)**

5. Loans under ANBY and ANKY other than short term loan and loans pertaining to purchase of equipment may be disbursed in 3 instalments.

6. Post sanction follow up of loans under ANBY and ANKY would be carried out by the concerned Departments of the Govt. of Arunachal Pradesh and banks may rely on such reports for further disbursement.

7. Reasons for non- sanction of KCC loans may be furnished to the Government.

**(Action point: All Banks)**

This was followed by presentation of Agenda items by Shri D.K Mahato, Regional Manager, State Bank of India, Regional Business Office, Itanagar.

The minutes of the previous SLBC meeting dated 17.12.2021 were approved by the House. Further, the Action Taken Report was put up for discussion and observations were made as under:

**AGENDA 1: 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, Canara Bank, PNB and UCO Bank confirmed that Branches would be opened at Chayangtajo, Lemmi and Thrizino shortly. SBI reported that Branch could not be opened at Pangchaou due to non- availability of connectivity. Other Banks should submit report immediately.

**(Action point: All concerned Banks)**

2. (a) Regarding sanction of loans under PMFME, Principal Secretary Finance advised Banks to sanction all the remaining 17 applications immediately.

**(Action point: Concerned Banks)**

(b) He also advised Secretary, Industry to look into the issue of non-receipt of Subsidy by Banks under the PMFME Scheme.

**(Action point: Govt. of Arunachal Pradesh)**

3. Annual Credit Plan for the year 2022-23 at Rs.598.82 crores was approved by the House. In addition, loan targets under NRLM, NULM, PMEGP, PMFME, PMSVANidhi, PMMY were also approved. Further, targets under social security Scheme of PMJJBY, PMSBY and APY were approved.

4. ACP for the year 2023-24 may be prepared and approved by March 2023.

**(Action point: SLBC)**

**AGENDA 2: CD RATIO:**

1. Principal Secretary, Finance, urged the Banks with low CD ratio to increase their CD ratio in a planned manner.

**(Action point: All Banks)**

2. Smt. Saba Shaikh DGM, Reserve Bank of India, Guwahati mentioned that Special DCC meeting should be held in all the districts with low CD ratio before the DCC meeting and representatives from RBI should be invited.

**(Action point: SLBC & LDMs)**

She further mentioned that

a) DCC and DLRC meetings should be held separately.

**(Action point: SLBC and LDMs)**

b) Special SLBC meeting for Financial Inclusion should be held in all the States.

**(Action point: SLBC)**

**AGENDA 3: REVIEW OF CREDIT DISBURSEMENT OF BANKS:**

1. Banks have achieved 30.29% of its Annual Credit Plan as on 30.06.2022.

2.To ensure saturation of PM Kisan beneficiaries by sanction of KCC loans in principle sanction letter would be issued by all the Banks. A format for the purpose is approved by the House.

**(Action point: All Banks)**

3. A loan application format and a land holding certificate format is also approved and shared during the meeting.

**(Action point: All Banks)**

**AGENDA 4: PROGRESS UNDER GOVT. SPONSORED SCHEMES**

Report on sanction and disbursement of PMMY, DDUSY, PMEGP by various Banks were tabled.

**AGENDA 5:**

**FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI):**

1. Out of 1927 identified as unbanked by the Department of Financial Services, Ministry of Finance, Govt. of India, as on 31.07.2022, banks have covered 1921 villages either by bank branch or CSP within 5 Kms radius. The remaining 6 villages i.e. ICICI-5 & CBI-1 are yet to be covered. ICICI and CBI have reported the house that 6 villages are already covered by banking outlets but marginally beyond 5 Kms radius. Considering the density of population and terrain of 6 villages, the house has treated these 6 villages as covered and the same will be reported to DFS for considering 6 remaining villages as covered.

**(Action point: SLBC)**

2.Under the National Strategy for Financial Inclusion (NSFI):2019-2024 as envisaged by the Reserve Bank of India for the State of Arunachal Pradesh 3819 villages has been covered by opening Branches and deploying BCs/CSPs including branches of IPPB.

**AGENDA 6:**

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

25 cases amounting to Rs.0.44 crores has been reported as settled under the Bakijai cases during the quarter. However, there are reports of District administration refusing to file new cases in some districts. The matter is noted by SLBC and advisory in this regard will be issued to the Dy. Commissioners.

**(Action point: Govt. & SLBC)**

**AGENDA 7:**

1. Report relating to RSETI was tabled.

**AGENDA 8:**

**SBI was advised to open branches at**

a) Boleng, Siang district

b) Vijoynagar, Changlang district

c) Sangram in Kurung Kumey district

d) Lhou, Tawang district

e) Pangchou, Longding district

**PNB was advised to open Branch at**

a) DharmapurBl.I-V, Changlang district.

**UCO Bank was advised to open branch at**

a) Thrizino, West Kameng district.

**AGENDA 9: Misc.**

1. Pre SLBC meeting should be held with all the bankers.

**(Action point: SLBC)**

2. Only senior officials with appropriate hierarchy should attend SLBC meeting.

**(Action point: SLBC & All Banks)**

3. Report relating ANBY, ANKY, Social Security Saturation and KCC should be submitted weekly to the Govt. of Arunachal Pradesh.

**(Action point: All Banks)**

4. SLBC meeting for the quarter ended September 2022 should be held in the month of November 2022.

5. Atma Nirbhar Bagwani Yojana, Atma Nirbhar Krishi Yojana and other 3 Atma Nirbhar Schemes will be implemented by all Scheduled Commercial Banks in the State along with Arunachal Pradesh Rural Bank and Arunachal Pradesh State Cooperative Apex Bank Ltd.

The meeting ended with the Chairman expressing his thanks to all the members and Banks present at the venue as well as through the virtual mode.

**Annexure-I**

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| **LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2021, MARCH 2022 and JUNE 2022 HELD ON 08.08.2022 VENUE: CONFERENCE HALL OF THE CHIEF SECRETARY, GOVT. OF ARUANACHAL PRADESH CIVIL SECRETARIAT, ITANAGAR** | | | | |
| **(A) RBI, NABARD, SIDBI etc.:** | | | | |
| **Sl No.** | **Organisation** | **Representative** | **Designation** | **Mode of Participation** |
| **1** | RBI | Smt. SabaShaikh | Dy. General Manager | VC Mode |
| **2** | NABARD | Shri BP Mishra | Dy. General Manager | Meeting Venue |
| **3** | KVIC | Shri Dinesh Singh | Asst. Director | Meeting venue |
| **4** | KVIB | ShriLikhaTacho | OSD Chairman KVIB | Meeting venue |
| **5** | NABARD | ShriSidhartha Panda | Asst. Manager, NABARD | Meeting venue |
| **6** | KVIC | Sibhasish Roy | Sr. Executive, FBAA | Meeting venue |
| **7** | MSME, Itanagar | Shri S Bhowmick | Asst. Director | VC mode |
| **8** | DFS | ShriSurender Singh | Dy. Secretary | VC Mode |
| **(B) State & Central Govt. Officials:** | | | | |
| **Sl No.** | **Organisation** | **Representative** | **Designation** | **Mode of Participation** |
| **1** | State Govt. | ShriTageTaki | Minister of Agriculture | Meeting venue |
| **2** | -do- | Dr SharatChauhan, IAS | Pr. Secy. Finance | Meeting venue |
| **3** | -do- | ShriPrashantLokhande, IAS | Commissioner, Planning | Meeting venue |
| **4** | -do- | ShriHageTari, IOFS | Secretary Industry | Meeting venue |
| **5** | State Govt. | ShriTakheKani | Dy. Secretary | Meeting venue |
| **6** | -do- | Shri S Dakpa | Research Officer | Meeting Venue |
| **7** | -do- | ShriKago Dui | SRA | Meeting venue |
| **8** | -do- | ShriTapi Loma | Officer in CS Office | Meeting Venue |
| **9** | -do- | Dr. R. Lama | Director (AHV) | Meeting venue |
| **10** | -do- | ShriTage Tatung | Director, Horticulture | Meeting venue |
| **11** | -do- | ShriTaggiYonggam | Dy. Director, Fisheries | Meeting venue |
| **12** | -do- | ShriTaruTalo | Director of Industries | VC mode |
| **13** | ArSRLM | ShriHillangTasap | State Mission Manager | VC mode |
| **14** | BSNL | ShriArunSiram | General Manager | VC mode |
| **15-27** | State Govt. |  | Dy. Commissioners | VC mode |
| **(C) Banks:** | | | | |
| **Sl No.** | **Organisation** | **Representative** | **Designation** | **Mode of Participation** |
| **1** | APSCAB | ShriTrashiWangdi | General manager | Meeting venue |
| **2** | APRB | ShriJoyramPait | General Manager | Meeting venue |
| **3** | APRB | ShriJoyramPait | General Manager | Meeting venue |
| **4** | AXIS Bank | ShriParabat Singh Naorem | Cluster Head | Meeting venue |
| **5** | AXIS Bank | ShriBikashMazumdar | Branch Head Itanagar | Meeting venue |
| **6** | HDFC | ShriMunishDatta | BM, Itanagar | Meeting venue |
| **7** | ICICI Bank | ShriManashPratimNeog | Branch Manager Itanagar | Meeting venue |
| **8** | Canara Bank | Shri Abhishek Kumar | Chief Manager, Itanagar | Meeting venue |
| **9** | APSCAB | ShriRamakantaPoudel | Manager- IT | Meeting venue |
| **10** | CBI | ShriJugananda Das | Astt. Manager | Meeting venue |
| **11** | BOB | ShriIndranil Banerjee | AGM | Meeting venue |
| **12** | HDFC | ShriTai Gungma | Sales Executive | Meeting venue |
| **13** | PNB | ShriMudangTallo | Senior Manager | Meeting venue |
| **14** | Union Bank | ShriPaveiRamai | BM | VC mode |
| **15** | IDBI | Ms. AnjalinTayeng | BM | VC mode |
| **16** | UCO | Shri Prashant Singh | CM, Itanagar Br | VC mode |
| **17** | BOI | ShriPranjalRimal | Naharlagun | Meeting venue |
| **18** | BOI | ShriRokyDoley | BM, Naharlagun | Meeting venue |
| **19** | IOB | ShriBasumatary | BM Naharlagun | VC mode |
| **20** | P&SB | ShriP Singsit | BM, Itanagar | VC mode |
| **21** | NESFB |  | BM, Itanagar | VC mode |
| **22** | Bandhan Bank |  | BM, Itanagar | VC mode |
| **23** | Indian Bank | ShriGunjesh Kumar | Chief Manager | VC mode |
| **24** | Union Bank | ShriTechiHapung | BM Itanagar | VC mode |
| **D) Convenor Bank:** | | | | |
| **Sl No.** | **Organisation** | **Representative** | **Designation** | **Mode of Participation** |
| **1** | SBI | Smt. SuranjanaDutta | GM, NW 1, SBI & SLBC Convenor | VC mode |
| **2** | SBI | ShriAftab Ahmad Mallick | DGM(B&O) | Meeting venue |
| **3** | SBI | ShriU Dinesh Shanbhag | DGM (SLBC), LHO | VC mode |
| **4** | SBI | Shri DK Mahato | RM, Itanagar | Meeting venue |
| **5** | SBI | ShriBikas Ray | AGM (SLBC), LHO | VC mode |
| **6** | SBI | Shri S. Ranjit Singh | LDM, Papumpare | Meeting venue |
| **7** | SBI | ShriAshaPurna Singh | LDM, Dibang Valley & Lower Dibang Valley | VC mode |
| **8** | SBI | ShriUtpalWailong | LDM, Uper Siang | VC mode |
| **9** | SBI | ShriPutulBasumatary | LDM, Siang & East Siang | VC mode |
| **10** | SBI | Shri A.K Choudhury | LDM, Lower Subansiri, Upper Subansiri, Kamle, KurungKumey, KraDadi | VC mode |
| **11** | SBI | ShriBiruLakra | SLBC Co-ordinator | Meeting venue |
| **12** | SBI | Shri Tope Karga | Sr. Asst., SLBC, Itanagar | Meeting venue |
| **13** | SBI | ShriTashiNungnu | CM, DaporijoBranch, SBI | VC Mode |