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

**THE QUARTER ENDED SEPTEMBER 2022**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarter ended June 2022 held on **08.08.2022** 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 June 2022 held on 08.08.2022 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks/ ATR** |
| 1 | All the PM Kissan Beneficiaries should be covered by sanction of KCC loans in a time bound manner. | All Banks | We have saturated 77935 beneficiaries out of 93032.  In principle sanction to 63096.  Actual sanction is 14839.  We have also advised the Agri Department for timely sourcing of all the application forms. Details at page no.115. |
| 2 | District wise report on sanction of ANBY and ANKY incorporation data on disbursement of loans and subsidy should be submitted by all banks | All Banks | In ANKY 4517 nos. amounting to Rs 52.49 Cr is sanctioned.  In ANBY 3887 nos. amounting to Rs 55.57 cr is sanctioned till 30.09.2022. Details at page no.102. |
| 3 | Regarding the opening of the Bank branches in blocks with presence of no Bank branches 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. | Canara Bank, PNB & UCO Bank | **Canara Bank** has confirmed to open branch at Chayangtajo but there is no development in this regard.  PNB has confirmed to open branch at Lemmi, the premises is finalised and will be completed by December 22.  **UCO** has confirmed to open branch at Thrizino, The branch work is going on and will be completed by December 2022. |
| 4 | Regarding Sanction of loans under PMFME , Principal Secretary Finance advised Banks to sanction all the remaining 17 applications immediately. |  | All the 17 applications have been disposed off. Banks have sanctioned 14 applications as on 30.11.2022.Details are placed at page no.98. |
| 5 | Principal Secretary also advised Secretary Industry to look into the issue of non receipt of Subsidy by Banks under the PMFME Scheme. | Govt of Arunachal Pradesh | A letter on the matter has been drafted to DIC (copy to Secretary) for receipt of Subsidy. |
| 6 | Smt Saba Shaikh, DGM RBI, Guwahati mentioned that special DCC meeting should be held in all the Districts with low CD ratio before DCC meeting and representatives from RBI should be invited.  DCC and DLRC meeting should be held separately. | SLBC & LDMs | Out of 18 districts 12 districts have conducted Sub Committee Meeting where the CD ratio is below 40%. It will be held in the remaining 6 districts during December 2022.Details at page no.118. |
| 7 | 25 cases amounting to Rs 0.44 cr has been reported as settled under the Bakijai cases during the quarter. However, there are reports of Districts 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 Deputy Commissioners. | Govt & SLBC | Now the District Administration (Ziro) has agreed to file all the cases. |
| 8 | Pre SLBC meeting should be held with all bankers. | SLBC | We have conducted on 5th December 2022. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2022:-**

There is increase in CD ratio from 31.37% as on 31.03.2022 to 37.39% as on 30.09.2022. YOY Growth in deposit is 20.38% whereas YOY growth in Advances is 20.86%.

(Amt. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Sep 2021** | **March 2022** | **Sep 2022** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD%** |
| **Deposit** | 18804.61 | 24848.65 | 22636.26 | 3831.65 | 20.38 | -2212.39 | -8.90 |
| **Advances** | 7003.30 | 7796.02 | 8464.17 | 1460.87 | 20.86 | 126.43 | 8.57 |
| **CD Ratio** | 37.24 | 31.37 | 37.39 |  |  |  |  |

(Details at page no.8)

1. **BANK-WISE CD RATIO AS ON 30.09.2022:-**

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

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

1. **DISTRICT-WISE CD RATIO AS ON 30.09.2022**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District** |
| Number of districts with C.D Ratio above 60% | **04** (East Kameng, Kraa Daadi, Longding, Pakke Kessang ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **05** (Kurung Kumey, Lower Siang, Lower Subansiri, Tirap, Upper Subansiri ) |
| Number of districts with CD Ratio below 40% | **16** (Anjaw, Changlang, Dibang Valley, East Siang, Kamle, Leparada, Lohit, Lower Dibang Valley, Namsai, Papumpare, Shi Yomi, Siang, Tawang, Upper Siang, West Kameng, West Siang.) |

**AGENDA- 3**

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

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2020-21 (Upto March 2021)** | | | **FY 2021-22 (Upto March 2022)** | | | **FY 2022-23 (Upto Sep 2022)** | | |
| **Target Amount** | **Achiev**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** |
| **Agri** | 465.11 | 46.27 | 9.94 | 103.33 | 93.16 | 90.16 | 63.16 | 73.84 | 116.91 |
| **MSME** | 166.60 | 363.87 | 218.42 | 471.75 | 460.09 | 97.53 | 499.73 | 211.60 | 42.34 |
| **Other Priority Sector** | 73.79 | 29.60 | 40.11 | 105.09 | 39.28 | 37.38 | 35.92 | 14.45 | 40.24 |
| **Total** | **705.50** | **439.74** | **62.33** | **680.17** | **592.53** | **87.12** | **598.82** | **299.90** | **50.08** |

(Details at page no.27)

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.09.2022:-**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Sep 2021** | **O/S as on Mar 2022** | **O/S as on Sep 2022** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD %** |
| **Agri** | 1176.71 | 1406.30 | 1394.13 | 217.42 | 18.48% | -12.17 | -0.86% |
| **MSME** | 1467.03 | 1492.67 | 1564.54 | 97.51 | 6.64% | 71.87 | 4.81% |
| **Other Priority Sector** | 402.05 | 395.74 | 363.28 | -38.77 | -9.64% | -32.46 | -8.20 |
| **Total** | **3045.79** | **3294.71** | **3321.96** | 276.17 | **9.06%** | **27.25** | **0.83%%** |

1) The PSL has increased from Rs. 3045.79 crores in September 2021 to Rs. 3321.96 crores as on September 2022.

2) The Priority Sector Advances as on September 2022, is Rs.3321.96 Crores, which stands at 39.25 % of total advances of Rs.8464.17 Crores. **(RBI benchmark: 40%)**

3) The Priority Sector Agricultural Advances of Rs.1394.13 Cr. as on Sept 2022 stands at 16.47% of the Total Advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 30.09.2022:**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **31.03.2020** | | **31.03.2021** | | **31.03.2022** | | **30.09.2022** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 12004 | 91.56 | 14451 | 101.23 | 14803 | 104.90 | 14069 | 104.46 |

(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 2022-23 & Outstanding as on 30.09.2022, 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 30.09.2022** | |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 2052 | 2.85 | 1885 | 5.77 | 1427 | 11.67 | 3794 | 11.08 |
| **Kishore** | 1223 | 18.70 | 1347 | 22.08 | 3026 | 46.25 | 3958 | 69.34 |
| **Tarun** | 589 | 28.22 | 772 | 39.71 | 464 | 34.37 | 1925 | 114.07 |
| **Total** | **3864** | **49.77** | **4004** | **67.57** | **4917** | **92.31** | **9677** | **194.50** |

(Details at pages 58 to 61)

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

**DDUSY Report Bank wise as on 23.11.2022**

(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 | 7 | 0.92 |  |  |  |  |
| 2 | Bank of India | 3 | 0.17 |  |  |  |  |
| 3 | Bank of Maharastra | 2 | 0.20 |  |  |  | 1 |
| 4 | Canara Bank | 12 | 1.27 |  |  |  |  |
| 5 | Central Bank of India | 12 | 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 | 0.24 |  |  |  | 1 |
| 11 | Punjab & Sind Bank | 2 | 0.16 |  |  |  |  |
| 12 | State Bank of India | 482 | 51.60 |  | 2 | 0.09 | 12 |
| 13 | APRB | 4 | 0.34 |  |  |  | 2 |
| 14 | Axis Bank | 1 | 0.02 |  |  |  |  |
| **Total** | | **541** | **57.80** | **75.70** | **2** | **0.09** | **16** |

**(**District wise details is at page no.100)

**c) 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 | 237 | 13.11 | 979 | 33.08 | 381 | 9.11 |

**Performance vis-a-vis target in 2022-23 is given below (As on 23.11.2022):**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amount** |
| 235 | 148 | 79 | 3.37 | 949 | 34.38 | 382 | 9.70 |

**(**Details at page no.66)

**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 |
| **Sep 2022** | 56478 | 48159 | 85.27 | 1651 | 1176 | 71.23 |

(Details are placed at page no.122)

**(d) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO SEPTEMBER 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 |
| As on 30.09.2022 | 380877 | 207477 | 427871 | 23539 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl.No.** | **Name of Projects** | **Issues reviewd in Arunachal e-Pragati** | **Present Status** | | **Target** |
| **Resolved** | **Pending** |
| 1 | Launching of IFMS | II,V | (inclusive Opt out) |  |  |
| 2 | All households should have bank accounts (Status of PMJDY) | XI |  |  |  |
| 3 | Atal Pension Yojana | XI | 28470 | 56967 | 85437 |
| 4 | PM Jeevan Jyoti Yonana | 81655 | 156300 | 237955 |
| 5 | PM Suraksha Bima Yojana | 124871 | 156673 | 281544 |

**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**

**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 | 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 | 180 | 78 | 43% |

**AGENDA-8**

Any other item, with the permission of the chair.