

File No.16-16/2/2021-ECONOMIC AFFAIRS-FPID(e-9682)
GOVERNMENT OF ARUNACHAL PRADESH
FINANCE, PLANNING & INVESTMENT DEPARTMENT
ECONOMIC AFFAIRS BRANCH: FINANCE DIVISION
A.P. CIVIL SECRETARIAT: ITANAGAR.

Dated Itanagar the 28th July, 2026.

To,

The Regional Manager & Convener SLBC (Local)
State Bank of India, Lead Bank Office,
Arunachal Pradesh,
Itanagar-791111.

Sub:- Forwarding of the Approved Minutes of SLBC Meeting for the Quarter Ended March 2026 held on 10.07.2026

Sir,

With reference to your letter No. LDM/ITA/2026-27/136 dated 18.07.2026, I am directed to convey that the Competent Authority has approved the draft minutes of the State Level Banker's Committee (SLBC) meeting for the quarter ended March 2026, held on 10th July, 2026 at the State Banquet Hall, Itanagar, subject to correction of the following errors:

- (i) The designation of Shri R. K. Sharma, IAS (Retd.), Advisor (Planning & Investment), Government of Arunachal Pradesh, has been incorrectly recorded as Shri R. K. Sharma, Advisor to Commissioner Planning.
- (ii) Under Agenda No. 9, the Department of Finance has been shown as the authority to examine the matter relating to simplification of Atma Nirbhar Subsidy for APRB and APSCAB, whereas the correct authority is the Planning & Investment Division of the Finance, Planning & Investment Department.

The above errors have been corrected with colour code in the draft minutes of the meeting.

In view of above, the minutes of the meeting may kindly be faired and issued to all concerned Government Departments, Banks, and other stakeholders for initiating necessary action.

This is issued with the approval of the Competent Authority.

Yours Sincerely,

Enclosed: As stated above

(Sangey Dakpa)
Under Secretary (EA)
Govt. of Arunachal Pradesh
Itanagar.

Copy for information to:

1. The Under Secretary to Ld. Chief Secretary, Govt. of Arunachal Pradesh, Itanagar.
2. The PS to the Commissioner (Finance), Govt. of Arunachal Pradesh, Itanagar.
3. Office Copy.

MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED MARCH 2026 HELD ON 10.07.2026

The State Level Bankers' Committee (SLBC) meeting for the State of Arunachal Pradesh, covering the quarter ended March 2026, was convened on 10.07.2026 at the State Banquet Hall, Itanagar. The meeting was chaired by Shri Manish Kumar Gupta, IAS, Chief Secretary, Government of Arunachal Pradesh, and co-chaired by Shri Safal Tripathi, SLBC Convenor and General Manager (NW-I), State Bank of India, Guwahati.

The following dignitaries also participated in the meeting:

- Smt. Y W Ringu, IAS, Commissioner, Finance, Govt. of Arunachal Pradesh
- Smt Ankit Mishra, IAS, Special Secretary, Industries, Govt of Arunachal Pradesh
- Shri R K Sharma, Advisor to Commissioner Planning, Govt of Arunachal Pradesh
- Shri Parag Shadangle, Assistant General Manager, Reserve Bank of India, Itanagar
- Shri Vivek Anand, Deputy General Manager, NABARD, Itanagar

Shri Safal Tripathi, SLBC Convenor and General Manager, welcomed the Chief Secretary, Finance Commissioner, senior Government officials, and representatives from RBI, NABARD, SIDBI, and member banks. Highlighting the state's banking performance, the GM reported that total deposits stood at ₹36,844.21 crore and total advances at ₹15,594.09 crore, reflecting a steady Year-on-Year growth in the Credit-Deposit (CD) Ratio to 42.32%. While the GM commended banks for surpassing the RBI's Priority Sector Lending benchmark at 40.72% and achieving 174.61% of the overall Annual Credit Plan target, it was emphasized that the state's CD ratio still lags behind the 60% RBI benchmark, and agriculture advances (17.43%) remain marginally below the 18% target. To address these gaps, the GM urged member banks to intensify credit flow to productive sectors and low-performing districts, leverage the Krishika App for digital Kisan Credit Card (KCC) delivery, and expedite the clearance of 696 pending applications under the Deen Dayal Upadhyaya Swavalamban Yojana (DDUSY). Additionally, banks were directed to ensure total saturation under flagship Social Security Schemes (PMSBY, PMJJBY, APY) and accelerate the opening of branches in unbanked locations to drive holistic socio-economic growth across Arunachal Pradesh.

The Chief Secretary, in his address, underscored the Performance Matrix and issued the following directives:

- Banks must strictly fulfill and comply with the assurances given by them in each meeting.
- Performance under Priority Sector Lending and Social Security Schemes must be enhanced.
- While the CD ratio is increasing on a year-to-year basis, it is not yet at the national benchmark mark of 60%.
- Non-performing banks will face the risk of being blacklisted if they fail to improve.
- Banks should place strong emphasis on addressing the lack of achievement in the Agriculture sector lending, whereas achievements in the SME sector have surpassed targets.
- DCC meetings must be conducted regularly before the SLBC meeting. All development schemes should be implemented efficiently to ensure that financial assistance effectively meets its objectives.

This was followed by a presentation of the agenda by Shri Rakesh Kumar, Regional Manager, State Bank of India, Regional Business Office, Itanagar.

The minutes of the SLBC meeting held on 25.03.2026 were confirmed and adopted by the House. Further, the Action Taken Report was reviewed, and observations were made as under:

Agenda No. 1: ATR of previous SLBC Meeting

a) DDUSY 2024-25: It was noted that 70 proposals are currently pending. A target was set until July 2026 to clear these applications. Axis Bank, along with all concerned banks, was explicitly directed to expedite and clear the pending applications. (*Action points: All concerned Banks*)

b) Review of Performance:

- HDFC Bank: The house reviewed the performance matrix and directed the bank to take corrective actions on lagging areas.
- ICICI Bank: It was noted that the bank achieved only 23.36% of its target in Priority Sector Disbursement in Agriculture Segment. The bank representative assured the house that they will improve performance significantly in the next quarter.
- Canara Bank: The house appreciated Canara Bank for its exemplary performance during the financial year 2025-26 .
- Yes Bank: The bank was found absent from the meeting; it was decided to send an official letter to the Chairman & Managing Director (CMD) regarding this non-attendance. (*Action points: All concerned Banks*)

c) Status on Opening of Bank Branches:

District	Branch Location	Bank	Remarks / Decisions
Anjaw	Walong	SBI	The bank was advised to go ahead with the branch setup process.
Anjaw	Kibithu	CBI	The forum agreed upon dropping the proposal as recommended by the DCC Anjaw, due to the absence of suitable premises and connectivity.
Changlang	Innao	CBI	The bank was advised to expedite necessary actions to set up the branch.
Dibang Valley	Anini	ICICI	The forum advised the bank to expedite the branch opening process as soon as possible.
Kra Dadi	Tali	APRB	The branch is set to be opened by the scheduled timeline.
Kra Dadi	Yangte	HDFC	The bank was requested to update the house on structural progress and finalize the opening date.
Kurung Kumey	Sangram	SBI	The Finance Department will contact the IT Department to resolve connectivity issues by setting up dual connectivity.

Lower Siang	Likabali	CANARA	The bank is to explore the opening of a branch in a new location. The previously proposed location was officially dropped by the forum due to the availability of other banks in the location.
Pakke Kesang	Lemmi	PNB	The branch has been successfully opened.
Pakke Kesang	Lemmi	SBI	The bank was requested to open branch at the location.
Shi Yomi	Monigong	CANARA	The forum insisted that the bank to open a branch at this location, as the area remains completely unbanked.
Changlang	Dharmapur I-III	PNB	The proposed location was officially dropped by the Department of Financial Services (DFS).
Namsai	Lathao	BOB	The forum insisted that the bank look closely into feasibility and expedite actions for this branch.

(Action point: Concerned Banks & Finance Dept, Govt of AP)

Agenda No. 2: CD Ratio

- **Growth Trends:** The CD ratio improved from 39.97% (March 2025) to 42.32% (March 2026) on a Year-on-Year basis.
- **INDUSIND Bank and YES Bank:** Embargo on the govt deposit to be removed as CD Ratio has improved the CD Ratio above 20%.
- **Bandhan Bank:** Operating with only 1 branch in the state, the bank committed to improving its individual CD Ratio by 20% in the upcoming quarters. *(Action points: All concerned Banks)*

Agenda No. 3: Priority Sector Advances Disbursement (Annual Credit Plan) & Outstanding

- **Chief Secretary's Observation:** Agriculture and Other Priority Sector lending have decreased in comparison to the previous year, which requires immediate corrective actions and support from all the banks. Agriculture Disbursement (ACP) decreased from 83.56% (March 2025) to 61.74% (March 2026) & Other priority Sector Disbursement (ACP) decreased from 51.24% (March 2025) to 34.39% (March 2026)
- **SSFB (Small Finance Banks):** Bank was directed to aggressively increase their credit lending portfolio especially the Priority Sector advances in Financial Year 2026-27.
- **IndusInd Bank:** It was informed by the bank that no agriculture files has been allocated to them. The Lead District Manager (LDM) was directed to allot agriculture loan proposal to IndusInd Bank immediately. The bank was also advised to proactively source agriculture loans on its own, too.
- **IDBI Bank:** The bank was advised to put effort into expanding education loan disbursements and other Priority sector lending.
- **Review of Agriculture Sector Lending:**

All member banks were directed to enhance credit flow to the agriculture sector, noting that agriculture advances stood at 17.43% of total advances as of March 2026, remaining marginally below the RBI benchmark of 18%.

Agenda No. 4: Government Sponsored Schemes

- **PMMY (Pradhan Mantri Mudra Yojana):** Notable progress was observed in the Kishore, Tarun and Tarun Plus categories, with both the number of accounts and total sanctioned amounts showing an increase.
- **DDUSY 2024-25:** All 70 pending proposals are to be fully completed by July 2026.
- **DDUSY 2025-26:** The implementation and sanctions timeline for the current fiscal targets was fixed for September 2026.
- **PMEGP (Prime Minister's Employment Generation Programme):** For FY 2024-25, against a target of 269 applications, 226 were successfully sanctioned. For FY 2025-26, the total target of 280 Proposal, 206 loan proposals has been sanctioned. All the member banks were directed to disburse the pending applications.

Agenda No. 5: Social Security Schemes (SSS)

The overall target of the state under flagship schemes (PMJDY, PMSBY, PMJJBY, and APY) has been progressively achieved for the reviewed period, and banks were instructed to keep the momentum and achieve the target allocated for the financial year 2026-27.

Agenda No. 6: Review of RSETI Performance

The Rural Self Employment Training Institute (RSETI) settlement rate is steadily improving across the state, and banks were advised to enhance post-training credit linkage.

Agenda No. 7: Setting Up of New Branches

The following banks have been allocated unbanked locations and will take immediate steps to establish physical branches:

Sl. No.	District	Location	Allocated Bank
1	Kamle	Tamen	Bank of Baroda
2	Leparada	Tirbin	SBI
3	Upper Siang	Yingkiong	SBI
4	Upper Siang	Mariyang	SBI
5	Upper Siang	Geku	PNB
6	Upper Siang	Jenging	Canara Bank
7	Siang	Riga	Bank of Baroda
8	Siang	Kaying	SBI

(Action point: Concerned Banks)

Banks will initiate the ground setup and update the SLBC on the progress before the next quarterly review.

Agenda No. 8: Setting Up of New RSETI and Bank Allocation

As per the directives of the Ministry of Rural Development (MoRD), a proposal for setting up 7 (seven) new RSETIs in various locations of Arunachal Pradesh was advised by AsRLM, Arunachal Pradesh. The details are as follows:

Sl. No.	District	Place	Allocated Bank
1	West Siang	Aalo	SBI
2	Tawang	Tawang	SBI
3	Kra Daadi	Palin	SBI
4	Keyi Panyor	Yachuli	UCO Bank
5	Siang	Boleng	APRB
6	Kurung Kumey	Koloriang	SBI
7	Lower Dibang Valley	Roing	BOI
8	Changlang	Changlang	PNB

(Action point: Concerned Banks)

The House noted that currently only 2 RSETIs are operational. It was reiterated by ArSRLM that each district should have 1 functional RSETI as per the instructions of the MoRD.

Agenda No. 9: Simplification for Atma Nirbhar Subsidy for APRB and APSCAB

The House deliberated on the procedural difficulties of the Atma Nirbhar scheme and suggested that the Department of Finance to look into the matter and decide the final framework for simplifying subsidy releases for APRB and APSCAB.

Agenda No. 10: Target for Year 2026-27

a) Annual Credit Plan Target 2026-2027

The Annual Credit Plan Target for the financial year 2026-27 was tabled and approved by the House as under:

(Amt. in Lakhs)

Sl. No.	Sector	ACP Target 2026-27 (No.)	ACP Target 2026-27 (Amt.)	ACP Target 2025-26 (No.)	ACP Target 2025-26 (Amt.)
1	Agriculture	39,527	107,152.57	28,190	49,087.44
2	MSME	19,752	251,942.58	40,180	111,489.20
3	Other Sector	Priority 4,969	13,254.52	43,36	8,412.44

	Total Sector	Priority	64,248	372,349.67	72,706	168,989.08
1	Non-Priority Sector		68,255	539,500.00	58,989	425,200.00

b) Annual Targets for FY 2026-27

The annual targets under PMJDY, PMJJBY, PMSBY, and APY, having been reviewed and approved by the appropriate Sub-Committees of the SLBC, were officially tabled and approved by the House.

Agenda No. 11: Performance Atma Nirbhar scheme

The timelines for processing and sanctioning of the loan under the Atma Nirbhar schemes were fixed as follows:

- **FY 2024-25:** All 763 no. of pending applications are to be cleared by July 2026.
- **FY 2025-26:** There are 4109 nos. of Proposal pending under the Scheme and all the application should be cleared by September 2026.

Presentation by State Govt Departments:

- Representatives from ArSRLM, the Department of Agriculture, Horticulture, Fisheries, Animal Husbandry, and Industries presented updates on various developmental issues and the current status of credit linkage schemes.
- **ArSRLM:** The mission informed the House that 2 RSETIs are currently operational in the state, with a third RSETI in Namsai in process of setting up by Punjab National Bank. ArSRLM is actively working with district administrations to secure land and premises before formalizing proposals for additional new RSETIs.
- **Departmental issues:** The Departments of Agriculture, Horticulture, Fisheries, Animal Husbandry, and Industries collectively requested member banks to expedite the clearance of all pending loan applications and ensure the timely submission of monthly performance reports in case of Atma Nirbhar Schemes.

Agenda No. 12: Regulatory Guidelines and Observations by RBI

The Reserve Bank of India (RBI) representative highlighted critical performance gaps, focusing specifically on banks with low Credit-Deposit (CD) ratios and highlighted on the State's CD Ratio, which is below the prescribed RBI norm of 60%. Member banks were directed to place greater focus on credit deployment, particularly under Priority Sector Lending (PSL).

Agenda No. 13: Observations and Directives by NABARD

The NABARD representative highlighted that the Annual Credit Plan (ACP) target for the Agriculture sector has been increased to ₹1,071 crore this year, based on the actual growth potential of the state. It was noted that this figure is lower than the ₹2,250 crore target proposed by the Department of Financial Services (DFS). Consequently, NABARD directed all member banks to work proactively to ensure this revised target is successfully achieved.

Conclusion

The proceedings of the State Level Bankers' Committee meeting concluded with a formal Vote of Thanks delivered by Shri Joy Chandra Chakma, Assistant General Manager (SLBC), SBI LHO Guwahati. He expressed deep gratitude to the Chair, the Co-Chair, and all participating dignitaries, government officials, and bank executives for their valuable insights, time, and active contributions.

Date:10.07.2026

Place:Itanagar

(Manish Kumar Gupta, IAS)

Chief Secretary,

Govt. of Arunachal Pradesh