

GOVT. OF ARUNACHAL PRADESH
A.P.CIVIL SECRETARIAT :: FINANCE, PLANNING & INVESTMENT ::
ECONOMIC AFFAIRS BRANCH :: ITANAGAR

To,

The Regional manager,
Lead Bank, Lead Bank Office,
State Bank of India,
Itanagar 791111

Sub:- Forwarding of Approved Minutes of SLBC Meeting held on 17.12.2021
under the Chairmanship of Naresh Kumar, IAS, Chief Secretary, Govt.
of Arunachal Pradesh.

Sir,

Please find enclosed herewith the approved copy of the State level
Bankers Committee meeting for the quarter ended September, 2021 held on
17.12.2021 under the Chairmanship of Shri Naresh Kumar, IAS Chief Secretary,
Govt. of Arunachal Pradesh.

It is requested that the State Bank of India, Lead Bank Office, Itanagar to
take necessary action for issuing the minutes of the meeting to all concerned
under intimation to Finance Department, Govt. of Arunachal Pradesh.

Enclosed :- As Stated.

Yours Sincerely,

Signed by Tapi Loma

Date: 05-01-2022 15:27:04

Read and Approved

Under Secretary, Finance (EA).
Govt. of Arunachal Pradesh,
Itanagar

Q/c

Issued
6/01/22



MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE
STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED SEPTEMBER
2021, HELD ON 17.12.2021 THOUGH INTERACTIVE VIDEO CONFERENCE.

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarter ended September 2021 was held on 17.12.2021 under the Chairmanship Shri Naresh Kumar IAS, Chief Secretary, 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.

The following dignitaries also participated in the meeting: -

- (1) Dr. Sharat Chauhan, IAS, Principal Secretary Finance, Govt. of Arunachal Pradesh
- (2) Shri Prashant Lokhande, IAS, Commissioner, Planning, Govt. of Arunachal Pradesh
- (3) Smt. Y.W. Ringu, IAS, Secretary Finance, Govt. of Arunachal Pradesh
- (4) Shri Hage Tari, IOFS, Secretary Industry, Govt. of Arunachal Pradesh
- (5) Shri Amarnath Talwade, Secretary RD&PR, Govt. of Arunachal Pradesh
- (6) Shri B.P. Mishra, Dy. General Manager, NABARD, Itanagar
- (7) Shri Siladitya Biswas, Dy. General Manager, Reserve Bank of India, Guwahati via Video Conference

The meeting started with a welcome speech by Shri Kamlesh Kumar Singh, Dy. General Manager, B&O, State Bank of India, Administrative Office, Dibrugarh. While welcoming, the Chief Secretary, 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 Singh 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 Papumpare 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. Further, he informed the House about the Financial Inclusion Plan of creating 19 Centres of Financial Literacy, in the State in blocks with no presence of Commercial Banks, for creation of financial awareness in partnership with CRISIL Foundation under guidelines and assistance of the Reserve Bank of India.

Shri Naresh Kumar IAS, Chief Secretary, Govt. of Arunachal Pradesh in his opening remarks observed that:

1. All the Banks operating in the State should give special focus and contribute to growth in priority sector lending.
(Action point: All Banks)

2. 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.
(Action point: SLBC & Private sector Banks)

3. Banks have done reasonably well to cover the uncovered villages in the State. All the remaining villages are to be covered by March 2022.
(Action point: All Banks)

4. The decisions taken in the SLBC meeting should be taken very seriously and should be implemented without deviation.
(Action point: All Banks)

Smt. Suranjana Dutta, General Manager Network 1, State Bank of India, Local Head Office Guwahati in her keynote address, extended her warm greetings to Shri Naresh Kumar, IAS, Chief Secretary, Govt. of Arunachal Pradesh, the Officials of RBI, NABARD, the senior Government officials and the representatives of the Banks and the other stakeholders. She underlined the significance of the SLBC meeting in view of the leading role it had to play in revival of the pandemic hit economy of Arunachal Pradesh. She also highlighted the performance of banks in respect of different parameters. like growth in Deposits and Advances, improvement in CD Ratio, achievement in Priority Sector Advances, Annual Credit Plan and Social Security Schemes.

She advised all Banks to sanction all the proposals pertaining to Animal Husbandry and Fishery sourced by the concerned Departments under the District level Special KCC Campaign.
(Action point: All Banks)

She also requested all the Banks to focus on achieving 100% saturation of Jan Suraksha Schemes for PMJDY accounts within the stipulated Campaign Period of 02.10.2021 to 30.09.2022 as directed by DFS.
(Action points: 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 12.10.2021 were approved by the House with an amendment that raising of benchmark for CD ratio from 20% to 25% for the purpose of Govt. deposits would be effective from 01.04.2022. 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, 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.
(Action point: All concerned Banks)

ICICI Bank reported that suitable premises were not available for opening Branch at Walong. The Chief Secretary directed the Secretary Finance to take up the matter with Dy. Commissioner, Anjaw immediately.

(Action point: Govt. of Arunachal Pradesh & ICICI Bank)

SBI reported unavailability of connectivity at Pangchau for opening a new Branch thereat. The Chief Secretary assured to look into it.

(Action point: Govt. of AP & SBI)

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.

The Chief Secretary advised SLBC to fix a meeting on 21.01.2022 for the above purpose.

(Action point: SLBC)

2. Regarding holding of Financial literacy camps under the Azadi Ka Amrit Mahotsav, Principal Secretary, Finance advised Banks to participate in Sarkar Apke Dwar a programme initiated by State Govt. of Arunachal Pradesh in liaison with the district Authority.

(Action point: All Banks)

AGENDA 2: CD RATIO:

Shri BP Mishra DGM, NABARD, reiterated the need to prepare a roadmap for improving the CD ratio of the State. Dr. Sharat Chauhan, Principal Secretary Finance, advised to prepare road map upto the third quarter of the next Financial year. This should be decided in the next Sub-Committee meeting.

(Action points: All Banks & SLBC)

AGENDA 3: REVIEW OF CREDIT DISBURSEMENT OF BANKS:

1. The General Manager, NW 1, informed that Banks have achieved 37.64% of the Annual target under the ACP for the year 2021-22. She assured that Banks will achieve 100% of the ACP by the year end.

2. 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.

(Action point: SLBC)

AGENDA 4: PROGRESS UNDER GOVT. SPONSORED SCHEMES

1. The Chief Secretary advised all the concerned banks to complete disposal of all the loan applications of SHGs under the Atma Nirbhar Bagwani Yojana and Atma Nirbhar Krishi Yojana by 25.12.2021.

(Action point: Concerned Banks)

2. He also advised the Secretary Finance to release the Subsidy component of the Schemes to the Banks immediately. **(Action point: Govt. of Arunachal Pradesh)**

3. The Principal Secretary remarked that training may be provided to beneficiaries of Atma Nirbhar Schemes, Animal Husbandry and Fishery borrowers etc. by the RSETI.
(Action point: RSETI)

4. Shri Hage Tari, Secretary Industry, Government of Arunachal Pradesh, in his observation reiterated the importance of timely disposal of applications under the PMEGP. He advised banks for immediate disposal of all the pending applications under the PMEGP.
(Action point: All Banks)

5. He also shared the confirmation given to him by the Chairman, KVIC that Margin money will be provided to Banks for all the loans sanctioned under the PMEGP.

6. 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.
(Action point: All Banks)

7. Shri B.P Mishra requested the Director Industries to appoint a Nodal Officer for coordination with the Banks for successful implementation of the Scheme.
(Action point: Director Industries, Govt. of Arunachal Pradesh)

AGENDA 5: PROGRESS UNDER PMSVANIDHI & GECL

1. 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.
(Action point: UD & ULBs)

2. He also advised to speed up sanction of second tranche of loans under the Scheme.
(Action point: ULBs and Banks)

3. General Manager, SBI clarified that, as per latest instruction, in case a loan proposal under the Scheme has been returned on account of low CIBIL score, the application can be regenerated and forward to Banks for sanction.
(Action point: ULBs)

AGENDA 6: **FINANCIAL INCLUSION AND FINANCIAL LITERACY - PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI):**

A detailed report was tabled and discussion was held under the National Strategy for Financial Inclusion Programme of the Reserve Bank of India particularly for

unbanked blocks/villages in the State. As on November 30, 2021 there are 46 uncovered villages in the State.

1. 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.
(Govt. of A.P & Banks)

2. For spreading financial awareness, NABARD may support by providing reimbursement to Govt. Department (DIPR) for advertisement in local news channel about banking and financial products.
(Action point: Govt. Dept. & NABARD)

AGENDA 7:

POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs:

The Chief Secretary advised banks to submit the list of NPAs by 15.01.2022.
(Action point: All Banks)

AGENDA 8:

1. Shri Amarnath Talwade, IAS Secretary RD&PR informed about the formation Bandhan Vikas Kendra (BVK) under the ArSRLM, consisting of 5/6 SHGs each. He sought clarification as to whether Banks can finance BVKs, to which the DGM (B&O) replied in the positive subject to sanction of loans as per laid down guidelines of the Bank.

2. 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.
(Action point: APRB)

3. The Chief Secretary sought assistance from NABARD to initiate integrated farming in Longding district.
(Action point: NABARD)

4. **Non attendance of SLBC meeting by Member Banks:** Bank of Baroda, Punjab National Bank, Central Bank of India, Bank of Maharashtra, Bandhan Bank, IndusInd Bank, NESFB and Yes Bank didn't attend the SLBC meeting. The Chairman expressed his displeasure at non-attendance of member banks and asked SLBC to take up the matter with their CEO.
(Action point: SLBC)

The meeting ended with a vote of thanks by Shri Susanta Kumar Sahoo, DGM (SLBC).

Annexure-I

**LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED SEPTEMBER 2021 HELD ON 17.12.2021
VENUE: CONFERENCE HALL OF THE CHIEF SECRETARY, GOVT. OF ARUNACHAL PRADESH CIVIL SECRETARIAT, ITANAGAR**

(A) RBI, NABARD, SIDBI etc.:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	RBI	Shri Siladitya Biswas	Dy. General Manager	VC Mode
2	NABARD	Shri BP Mishra	Dy. General Manager	Meeting Venue
3	KVIC	Shri Amandeep Singh	Director	Meeting venue
4	KVIC	Shri Chetan Singh	Executive	Meeting venue
5	NABARD	Shri TalungTalloh	Asst. Manager	Meeting venue

(B) State & Central Govt. Officials:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	State Govt.	Shri Naresh Kumar, IAS	Chief Secretary	Meeting venue
2	-do-	Dr Sharat Chauhan, IAS	Pr. Secy. Finance	Meeting venue
3	-do-	Shri Prashant Lokhande, IAS	Commissioner, Planning	Meeting venue
4	-do-	Smt YW Ringu, IAS	Secretary Finance	Meeting venue
5	-do-	Shri Hage Tari, IOFS	Secretary Industry	Meeting venue
6	-do-	Shri AmarnathTalwade, IAS	Secretray, RD & PR	Meeting venue
7	State Govt.	Shri TakheKani	Dy. Secretary	Meeting venue
8	-do-	Shri S Dakpa	Research Officer	Meeting Venue
9	-do-	Shri Kago Dui	SRA	Meeting venue
10	-do-	Shri Tapi Loma	Officer in CS Office	Meeting Venue
11	-do-	Shri TaruTalo	Director of Industries	Meeting venue
12	-do-	Shri S. Bhowmik	Director, Treasury & Accts.	Meeting venue
13	ArSRLM		CO&SMD	VC mode
14	BSNL	Shri ArunSiram	General Manager	VC mode
15-27	State Govt.		Dy. Commissioners	VC mode

(C) Banks:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	APSCAB	Shri BituKri, APCS	MD	Meeting venue
	APRB	Dr Deepak Gupta	Chairman	Meeting venue
2	APRB	Shri Joyram Pait	General Manager	Meeting venue
3	AXIS Bank	Shri Toko Tada	Branch Head, Doimukh	VC mode
4	AXIS Bank	Shri Bikash Mazumdar	Branch Head itanagar	VC mode
5	HDFC	Shri Sekhar Prasad	BM, Naharlagun	Meeting venue

6	ICICI Bank	Shri Surjit Dey	Chief Manager Itanagar	Meeting venue
7	Canara Bank	Shri Sunil Kumar	Manager, Itanagar	Meeting venue
8	APSCAB	Shri Tamyang Laling	Manager	Meeting venue
9	ICICI	Shri Anshuman Borah	Chief Manager	Meeting venue
10	APRB	Shri A Dupak	Director, RSETI	Meeting venue
11	Indian Bank	Shri Mrinal Das	CM, Itanagar Br	VC mode
12	APRB	Shri Toto Kombo	Manager	Meeting venue
13	Union Bank	Shri Pavei Ramai	BM	VC mode
14	IDBI	Ms. Anjalin Tayeng	BM	VC mode
15	UCO	Shri Prashant Singh	CM, Itanagar Br	VC mode
16	BOI	Shri Raj Sekhar Deb	CM, Itanagar	VC mode
17	IOB	Shri Basumatary	BM Naharlagun	VC mode
18	P&SB	Shri Simte	BM, Itanagar	VC mode

D) Convenor Bank:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	SBI	Smt. Suranjana Dutta	GM, NW 1, SBI, North East Circle	VC mode
2	SBI	Shri Kamlesh Kumar Singh	DGM(B&O)	Meeting venue
3	SBI	Shri Susanta Kumar Sahoo	DGM (SLBC)	VC mode
4	SBI	Shri DK Mahato	RM, Itanagar	Meeting venue
5	SBI	Shri Bikas Ray	AGM (SLBC)	VC mode
6	SBI	Shri S. Ranjit Singh	LDM	Meeting venue
7	SBI	Shri TankeshwarDoley	LDM	VC mode
8	SBI	Shri Asha Purna Singh	LDM	VC mode
9	SBI	Shri Manideep Bhattacharjee	LDM	VC mode
10	SBI	Shri Putul Basumatary	LDM	VC mode
11	SBI	Shri A.K Choudhury	LDM	VC mode
12	SBI	Shri Manoj Kumar	Chief Manager	Meeting venue