

AGENDA

Adoption of minutes:

The minutes of State Level Banker's Committee meeting held on 22.01.2019 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda – 1

Action Taken Report of the SLBC meeting dated 22.01.2019 for the quarter ending September'2018

Sl. No.	Action	To be complied by	Remarks															
1	100 days MSME Campaign period for Papumpare District : The Banks required to clear the pending 419 nos. of MSME proposals at the earliest.	All Banks	Out of 419 pending proposals, 376 proposals sanctioned by the banks & 43 no of proposals rejected due to CIBIL, applicant being a Govt. Employee or minor. The State achieved 4266 number of MSME loans against a target of 4226 (101%) However, zero performance banks during the 100 days campaign period are YES Bank, BANDHAN, INDUSIND, HDFC & AXIS BANK.															
2	Focus on adequate Agriculture Credit growth to be driven by facilitating collateral coverage.	All Banks	Agriculture segment has experienced growth of Rs.47.70crs. (5%) during the March 19 quarter and Rs.183.32 crs. (24%) during the year. However, amendment in the Land Ownership Act is yet to be notified.															
3	The banks unable to mark presence in the SLBC meeting need to explain the reason thereof.	Concerned Banks	The following four banks remained absent in the meeting. They were advised to submit the reasons for absence from the meeting. The four absentee banks in SLBC meeting with the reason for absence are as :- <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th>Sl No</th> <th>Bank</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Indusind Bank</td> <td>BM was on ZH review meeting at Guwahati & there was no other senior official to attend the meeting.</td> </tr> <tr> <td>2</td> <td>HDFC Bank</td> <td>Internal auditor visited their branch for surprise audit on that day.</td> </tr> <tr> <td>3</td> <td>Bank of Maharashtra</td> <td>BM & other 1 staff were busy with their normal day to banking operations.</td> </tr> <tr> <td>4</td> <td>Punjab & Sind Bank</td> <td>BM was on leave & other 2 staffs of the Branch busy with their branch works.</td> </tr> </tbody> </table>	Sl No	Bank	Remarks	1	Indusind Bank	BM was on ZH review meeting at Guwahati & there was no other senior official to attend the meeting.	2	HDFC Bank	Internal auditor visited their branch for surprise audit on that day.	3	Bank of Maharashtra	BM & other 1 staff were busy with their normal day to banking operations.	4	Punjab & Sind Bank	BM was on leave & other 2 staffs of the Branch busy with their branch works.
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4	Banks with Low CD Ratio in Priority Sector Advances & lending to the weaker sections without substantial Advance exposure should not be supported by State Govt.	Concerned Banks and Finance Dept.	The Competent authority has taken suitable steps for debarring these Banks from receiving Govt. deposits vide Civil Secretariat, Itanagar Order File No. FIN/EA-116/2010 (Part-III) Dated 21 st February, 2019 (copy placed in the annexure). The list of the Banks are as follows:- 1. Axis Bank 2. Bandhan Bank 3. ICICI Bank 4. Yes Bank 5. Indusind Bank 6. BOB 7. CBI 8. Union Bank 9. Vijaya Bank 10. Canara Bank.															
5	Achievement under ACP was far below the expected level. The Banks need to focus on improving the ACP performance.	All Banks	The following Banks achieved less than 10 percent with respect to the budget and need improvement. 1. IDBI 2. AXIS BANK 3. YES BANK 4. INDUSIND BANK 5. BANDHAN BANK 6. CBI 7. CANARA BANK 8. UBI 9. Apex Bank However, the ACP performance of the following banks have improved as on March 2019: 1. Indusind Bank 881% 2. CBI 69% 3. Canara Bank 69% 4. IDBI 108% 5. UBI 67%															

6	It was decided in the SLBC meeting to open CSPs in the villages with population of more than 500	All Banks/State Govt.	87 nos. of villages with population exceeding 500 have been identified for coverage by CSPs. Financial assistance for CSPs has been proposed but yet to be approved. 53 villages have already been covered by SBI with appointment of CSPs. Out of 1481 villages with population below 500, 710 villages are covered. The remaining 805 uncovered villages are having India Post outlets with basic banking service. Once IPPB becomes functional, full fledged banking services will be available.(This enclosed as Annexure-1 ATR, page no 76,77)
7	Places with poor connectivity to be shared with BSNL and they will explore possibilities of providing high speed connectivity in those areas.	All Banks and concerned departments	All Banks were advised to provide connectivity status of their areas to the concerned department under confirmation to us. However, no bank has responded. We have also requested and mailed to BSNL authority to provide us the progress made in implementation of Bharat Net, response from BSNL is awaited.
8	NPA recovery camps to be organised regularly along with MSME camps, FI camps and accordingly respective DCs of the district will be instructed to help in organising of such camps.	All Banks and Concerned DCs	All Banks are in contact with district authorities for recovery of dues from the defaulters and to organise recovery camps along with MSME camps, FI camps etc. on similar lines of Sarkar Apke Dwar with the help of respective DCs of the districts. However, no camps could be held due to code of conduct on account of elections.
9	The Banks to submit a district wise list of all the defaulters along with big defaulters in the Govt. sponsored Schemes/ advances and share with the DCs office and mentioned for posting of Certificate officers to Anjaw & Dibang Valley districts at the earliest.	All Banks	Banks are advised to share the list of NPA accounts along with name and address of the defaulters to their respective DCs for chalking out the strategy for recovery process in consultation with the respective LDMS of the districts. DC and Nodal officer of Banks should be in regular contact for quick recovery efforts. Since both the Administration and banks were busy in election process not much of progress could be made in this regard. The Banks are further advised to complete the process latest by 30 th June.

Agenda No. 2

C.D. Ratio:

1. There is a gradual increase in the CD ratio from 31.91% as on March 2018 to 34.05% in March 2019 Quarter, it is below the National bench mark of 60%.

Out of total no. Of 26 Banks' the CD Ratio performance as follows.

CD Ratio	No. Of Banks'	Name of Banks'
Below 20%	9	1. OBC 2. P&SB 3. UNI 4. Vijaya Bank 5. ICICI 6. Yes Bank 7. IndusInd Bank 8. Bandhan Bank 9. Axis Bank
20% to 30%	5	1. BOB 2. CBI 3.IDBI 4. OBC 5. BOM 6. SBI
30% to 40%	2	1. UBI 2. HDFC
Above 40%	10	1. ALB 2. BOI 3. CAN 4. IND 5. IOB 6. PNB 7. SYN 8. UCO 9. APRB 10.APSCAB

The Banks' with subpar CD ratio are advised to improve their CD ratio.

Summary of C.D. Ratio (District-wise)

- (a) Number of district with C.D Ratio 60% and above : NIL
(b) Number of district with C.D. Ratio in between 40% to 60% : 03 (Upper Subansiri, Lower Subansiri, East Kameng)
(c) Number of district with C.D. Ratio below 40% : 16
Tirap, Longding ,Changlang, Lohit, Namsai, Anjaw, Dibang Valley, Lower Dibang Valley, East Siang, West Siang, Upper Siang, Siang, Kurung Kumey, Kra Daadi, West Kameng, Tawang, Papumpare.

Development in Banking Operation in the State:-

Deposits: The recorded figures of deposit and advances are as under:

(Rs. in Cr.)

	March-2017	March-2018	March-2019	YOY Growth	YOY %
Deposit	12187.84	13536.13	16828.99	3292.86	24.33
Advances	3672.19	4319.62	5053.06	733.44	16.98

Deposit: There is an increase in deposit from Rs. 13536.13 crores in March 2018 to Rs.16828.99 crores as on March 2019 an aggregate increase of Rs.3292.86 Crs. during the FY 2018-19 over March 18 with a YoY % growth of 24.33%.

Advances: There is growth in the advances over the previous years from Rs. 4319.62 crores in March 18 to Rs.5053.06 crores in March 19, an aggregate increase of Rs.733.44 Crs. in advances over March 2018 with a YOY% of 16.98%.

REVIEW OF CREDIT DISBURSEMENT OF BANKS:

a) ACP performance for FY 2018-19

Sector-wise Summary under ACP

Sector	FY- 2017-18			FY-2018-19 (as on March, 2019)		
	Target	Achievement	%	Target	Achievement	%
Agri Total	127.55	41.38	32.44	140.31	66.34	47.29
MSME	60.60	38.29	63.18	66.60	206.48	309.76
Other Priority Sector	292.99	124.13	42.37	322.49	114.50	35.53
Total	481.14	203.80	42.36	529.40	387.33	73.18

It is observed that banks are achieving the MSME targets but are lagging in Agri and Other Priority sectors. So NABARD is requested to look into the PLP and involve SLBC in the pre PLP meetings held with LDMs.

b) Priority Sector Lending

Sector	O/S of Priority Sector March, 2018	O/S of Priority Sector Dec,2018	O/S of Priority Sector March,2019	YoY	YoY %
Agri Total	793.72	851.88	988.06	194.34	24.48
Crop loan out of Agri loan	96.83	82.32	102.63	5.80	5.98
Industry	160.04	492.12	687.16	527.12	329.37
Services	738.55	443.84	425.97	-312.58	-42.32
Total	1692.31	1787.84	2101.19	408.88	24.16

1) The PSL has increased from Rs.1692.31 crores in March 2018 to Rs.2101.19 crores in March 2019, a YoY growth of Rs.408.88 crs. over March 2018.

3) The Priority Sector Advances is Rs. 2101.19 Cr. as on 31th March'2019 which stands at 41.58% of total advances of 5053.06 Cr. **(RBI benchmark: 40%)**

c) Agricultural Advances:

Flow of credit to Agriculture:

(Rs. in crores)

Particulars	Outstanding 31.03.2018	% to Agri Advances	Outstanding 31.12.2018	% to Agri Advances	Outstanding 31.03.2019	% to Agri Advances
Crop Loan	96.83	12.20	82.32	10.70	102.63	10.38
Agri. Term Loan	696.89	87.80	769.56	89.30	885.43	89.62
Total	793.72	100.00	851.88	100.00	988.06	100.00

1) The Agriculture segment grew from Rs. 793.72 crores in March 2018 to Rs. 988.06 crores in March 2019, the YoY growth being Rs.194.34 with a YoY% of 24.48%.

2) The total Agricultural Advances is Rs. 988.06Cr. as on 31st March 2019 which stands at 19.55% of total advances. **(RBI benchmark: 18%)**

MSME Sector:-

(Rs. In Crs)

Sub-Segment	March, 2018	March, 2019	YoY Growth	YoY %
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Micro	372.58	455.28	82.70	22.19
Small	227.44	435.60	208.16	91.52
Medium	237.48	69.24	-168.24	-70.84
Total	837.5	960.13	122.63	14.64

The MSME advance is Rs.960.13 Cr. as on 31.03.2019 and registered a growth of Rs. 122.63 Crs. (14.64%) over March, 2018.

Prime Minister Mudra Yojana (PMMY) :-

(Rs. In Crs)

During 2017-18			During 2018-19	
	No.	Amt.	No.	Amt.
Shishu	9137	23.14	1356	6.49
Kishore	1236	32.91	1576	47.16
Tarun	631	47.22	690	52.91
Total	11004	103.27	3622	106.57

- Bank with nil performance in PMMY (Mudra) are Axis, Bandhan, IndusInd and Yes Bank.

PMEGP: Performance vis-a-vis target in **2018-19** is given below:

(Rs. In Crores)

TARGET	SANCTIONED	Disbursed Number	Disbursed Amount	Outstanding Numbers	Outstanding amount
189	281	281	5.24	1662	40.48

Banks with nil performance in sanction of PMEGP are Axis, BOI, IndusInd, Yes Bank, Bandhan, ICICI, IDBI, IOB, OBC, PNB, UCO and Union Bank.

Deen Dayal Upadhyay Swabalamban Yojna (DDUSY) Performance

Sanction and Disbursement upto March 2019

(Amt in Lakhs)

Dist Name	Bank Name	No. Of A/C	Beneficiary's stake	Subsidy	Bank Loan	Total Project
			30%	40%	30%	
Dibang valley	SBI	8	86.71	115.61	86.71	289.02
Lohit	SBI	2	29.94	39.92	29.94	99.80
Papumpare	SBI	1	29.61	39.48	29.61	98.70
East Siang	SBI	2	30.00	40.00	30.00	100.00
Total		13	176.26	235.01	176.26	587.52

AGENDA - 4

A. REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY :-

Aligning Roadmap for unbanked villages:-

Position of banking services through bank branch/CSP (Customer Service Point)

a) There are 1568 uncovered villages in the State as per list of villages identified by DFS out of which 1143 has been allotted to SBI. 763 villages has been covered and 805 villages remain uncovered. These 805 uncovered villages are having India Post outlets with basic banking service. Further, as IPPB has been launched and are expanding their banking operation through these IPPB outlets, these villages may be considered as covered.

b) There are also 37 blocks in the State without bank branch/CSP. These 37 blocks will be released from the uncovered list once the above 805 villages are covered through IPPB.

Details of enrolment under Social Security Schemes (cumulative upto March 2019)

PMJDY Accounts	PMJJBY Accounts	PMSBY Accounts	APY Accounts
265520	36182	59626	5734

Agenda – 5

POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs:

A. Recovery under Bakijai: (Rs. In Crs.)

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
6299	136.94	163	15.32	89	21.21	6373	131.05

Despite all our persuasion only SBI, APRB and IOB have indicated the presence of bakijai cases in their Banks. Other banks are requested to file bakijai cases with the D.A.

B. Recovery position under PMRY/PMEGP (Rs. In Crs.)

TOTAL OUTSTANDING		DEMAND	RECOVERY	OVERDUE	GROSS NPA		NPA %
No.	Amt	Amt	Amt	Amt	No.	Amt	
1560	39.82	7.36	1.24	6.13	1084	25.88	64.99

District administration and DIC have to play a vital role in resolution of the NPAs.

Agenda – 6

DCC &DLRC MEETINGS

SL NO	DISTRICT	Lead Bank Name	Jun-18	Sep-18	Dec-18	Mar-19
1	Tawang	SBI	22.02.2019	22.02.2019	NOT HELD	NOT HELD
2	Tirap	SBI	05.09.2018	20.12.2018	13.02.2019	08.05.2019
3	PapumPare	SBI	28.08.2018	NOT HELD	NOT HELD	NOT HELD
4	EastSiang	SBI	08.02.2019	08.02.2019	13.05.2019	13.05.2019
5	WestSiang	SBI	07.05.2019	07.05.2020	07.05.2019	07.05.2019
6	UpperSiang	SBI	18.02.2019	18.02.2019	30.05.2019	30.05.2019
7	EastKameng	SBI	08.02.2019	08.02.2019	NOT HELD	NOT HELD
8	WestKameng	SBI	18.01.2019	18.01.2019	NOT HELD	NOT HELD
9	LowerSubansiri	SBI	29.08.2018	03.01.2019	27.05.2019	27.05.2019
10	UpperSubansiri	SBI	06.11.2018	NOT HELD	NOT HELD	NOT HELD
11	KurungKumey	SBI	19.12.2018	19.12.2018	NOT HELD	NOT HELD
12	Lohit	SBI	20.11.2018	20.11.2018	NOT HELD	NOT HELD
13	Anjaw	SBI	NOT HELD	NOT HELD	NOT HELD	NOT HELD
14	DibangValley	SBI	NOT HELD	NOT HELD	NOT HELD	NOT HELD
15	LowerDibangValley	SBI	22.11.2018	22.11.2018	13.05.2019	13.05.2019
16	Changlang	SBI	10.10.2018	29.11.2018	19.02.2019	22.05.2019
17	Longding	SBI	18.09.2018	20.11.2018	27.02.2019	30.05.2019
18	Namsai	SBI	21.11.2018	21.11.2018	10.05.2019	10.05.2019
19	Siang	SBI	12.03.2019	12.03.2019	12.03.2019	28.05.2019
20	KraDaadi	SBI	12.11.2018	11.01.2019	NOT HELD	NOT HELD

10 districts have conducted the meeting for all the quarters, 6 districts for 2 quarters, 2 districts for one quarter. The LDMs of Anjaw and Dibang Valley districts have been instructed to organise DCC/DLRC meeting by 31.07.2019.

Agenda - 7

RSETI:

There is only one RSETI sponsored by APRB. The performance of the RSETI is as under:-

Location of RSETI	Annual Training Target	Training Actual up to date	Settlement rate	Credit Linkage
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Papum Pare (APRB)	450	382	84%	0.00
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Agenda – 8

Lending to Minority Communities under Priority Sector for 2018-19

Review of progress:

(Rs. in Crores)

Target	31.12.2018	Achievement %	31.03.2019	Achievement %
675	564	83.63	761	112.68

The Rs.675 crores was allotted for MCL for the year 2018-19, which has been achieved as on March 2019.

Agenda – 9

Approval of the ACP Budget for the FY 2019-20.

Agenda – 10

Any other item, with the permission of the chair.