**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTERS ENDED JUNE 2024 & SEPTEMBER 2024**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarters ended December 2023 and March 2024 held on **20.06.2024**  was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

**AGENDA-1**

a) Action Taken Report of SLBC meeting for the combined quarters ended December 2023 and March 2024 held on 20.06.2024 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks / ATR** |
| 1 | Banks will dispose off all the pending DDUSY Loan applications by 15.07.2024 | All Banks | Position as on 31.10.2024

|  |  |  |
| --- | --- | --- |
| Bank | Sanctioned Nos. | Pending |
| SBI | 359 | 186 |
| APRB | 30 | 32 |
| AXIS | 2 | 7 |
| BOB | 4 | 7 |
| BOI | 14 | 16 |
| CANARA | 13 | 4 |
| CBI | 15 | 5 |
| HDFC | 4 | 2 |
| PNB | 22 | 10 |
| BOM | 1 | 1 |

 |
| 2 | Private Sector Banks particularly HDFC, AXIS & ICICI Bank should dispose off all the pending applications under the ATMA NIRBHAR Scheme as soon as possible. | HDFC, ICICI, AXIS | Proposals of HDFC Bank, ICICI Bank & AXIS Bank are still pending.No specific timeline to complete the sanction process in provided. |
| 3 | RBI will also be included as a member in the Sub.- Committee for monitoring sanction of loans under the Atma Nirbhar Scheme by Private Sector Banks and the next meeting may be held by first week of July 2024.The Circle Heads of the respective Banks should attend the Sub.-Committee meeting. | SLBC | Sub Committee with RBI as member formed and meeting conducted. |
| 4 | The Punjab National Bank was absent and was not available to share any update regarding the status on the opening of RSETI at Namsai. A letter should be issued to the absentee Bank |  | Letter for allotment of Land for opening RSETI at NAMSAI has been send to DC Namsai as per reply from PNB. |
| 4 | The Status on opening of Branches was reviewed and found to be as under:

|  |  |  |
| --- | --- | --- |
| **Place** | **Bank** | **Remarks** |
| 1.Chayangtajo | CAN | The Bank has submitted that Manager and staff have been posted for the Branch at Chayangtajo and Branch is expected to be operational by 31.07.2024. |
| 2.Lemmi | PNB | PNB was absent and has not submitted any response. |
| 3.Boleng | SBI | Branch is expected to be operational by 31.07.2024. |
| 4.Lhao | SBI | Premises selection is under process. |
| 5.Tato | SBI | Branch is expected to be operational by 31.08.2024. |
| 6.Lemmi | SBI | Premises selection is under process. |
| 7.Udaipur | CBI | CBI was advised to open the Branch immediately or alternatively advised to submit the reason for delaying the opening of the Bank Branch with proper justification.. |

 | Concerned Banks |

|  |  |
| --- | --- |
| **Bank** | **Current Statues** |
| 1.Canara | Branch Opened on 13/08/2024 |
| 2.PNB | Branch Opening to be initiated in December Quarter. |
| 3.SBI BOLENG | Branch Opened on 01/10/2024 |
| 4.SBI LHAO | Branch Opened on 30/10/2024 |
| 5.SBI TATO | Branch Opened on 01/10/2024 |
| 6.SBI LEMMI | Under Process |
| 7.CBI | Branch opening by 31/12/2024 |

 |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2024**

There is increase in CD ratio from 38.60% as on 31.03.2024 to 46.72% as on 30.09.2024. YOY Growth in deposit is 4.79% whereas, YOY growth in Advances is 14.47%.

 (Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **SEPTEMBER 2023** | **March 2024** | **SEPTEMBER 2024** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD****%** |
| **Deposits** | 24786.92 | 29994.25 | 25973.76 | 1186.84 | 4.79 | -4020.49 | -13.40 |
| **Advances** | 10601.59 | 11577.98 | 12135.19 | 1533.60 | 14.47 | 557.21 | 4.81 |
| **CD Ratio** | **42.77** | **38.60** | **46.72** |  |  |  |  |

(Details at page No.8)

1. **BANKWISE CD RATIO AS ON 30.09.2024**

|  |  |  |
| --- | --- | --- |
| **CD RATIO** | **No. Of Banks** | **Name of Banks** |
| **Below 20%** | 5 | 1.PSB 2.BANDHAN 3.INDUSIND 4.UNI 5.YES |
| **20% to 30%** | 2 | 1.CBI 2.HDFC |
| **30% to 40%** | 6 | 1.BOB 2.ICICI 3.IDBI 4.APRB 5.BOI 6.AXIS |
| **Above 40%** | 10 | 1.BOM 2.IOB 3.UCO 4.FED 5.APSCAB 6.NESFB 7.CAN 8.IND 9.PNB 10.SBI |

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

1. **DISTRICT-WISE CD RATIO AS ON 30.09.2024**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District with Names** |
| Number of districts with C.D Ratio above 60% | **08** (Pakke Kessang, East Kameng, Kamle, Kra Daadi, Kurung Kumey, Lower Siang, Upper Subansiri, Longding) |
| Number of districts with C.D. Ratio in between 40% to 60% | **7** (East Siang, Lohit, Lower Subansiri, Tirap, West Kameng, West Siang, Namsai)  |
| Number of districts with CD Ratio below 40% | 10 (Anjaw, Changlang, Dibang Valley, Leparada, Lower Dibang Valley, Papumpare, Shi Yomi, Siang, Tawang, Upper Siang, ) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON SEPTEMBER 2024 (FY 2024-25)**

 (Amt. Rs. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **FY 2022-23 (Upto March 2023)** | **FY 2023-24 (Upto March 2024)** | **FY 2024-25 (Upto SEP 2024)** |
| **Target Amount** | **Achieve****ment** | **%** | **Target Amount** | **Achieve****ment** | **%** | **Target Amount** | **Achieve****ment** | **%** |
| **Agri** | 63.16 | 158.02 | **250.17** | 184.61 | 229.64 | 124.39 | 381.90 | 145.06 | **37.99** |
| **MSME** | 499.73 | 681.03 | **136.28** | 561.86 | 1063.72 | 189.32 | 711.82 | 726.38 | **102.04** |
| **Other Priority Sector** | 35.92 | 49.14 | **136.80** | 45.44 | 24.45 | 53.81 | 69.12 | 10.44 | **15.11** |
| **Total** | **598.82** | **888.20** | **148.32** | **791.92** | **1317.81** | **166.41** | **1162.85** | **881.89** | **75.84** |

 (Details at page No.27)

**b) PRIORITY SECTOR ADVANCES OUTSTANDING : SECTORAL POSITION AS ON 30.09.2024**

 (Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on SEP 2023** | **O/S as on March 2024** | **O/S as on SEP 2024** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD%** |
| Agri  | 1984.78 | 2219.88 | 2134.24 | 149.46 | 7.53 | -85.64 | -3.86 |
| MSME | 1858.81 | 2057.44 | 2540.70 | 681.89 | 36.68 | 483.26 | 23.49 |
| Other Priority Sector | 272.71 | 275.33 | 227.54 | -45.17 | -16.56 | -47.79 | -17.36 |
| **Total** | **4116.30** | **4552.65** | **4902.50** | **786.20** | **19.10** | **349.85** | **7.68** |

1) The Priority Sector Advances has increased from Rs. 4552.65 crores in March 2024 to Rs. 4902.50 crores as on September 2024.

2) The Priority Sector Advances as on September 2024 is Rs.4902.50 Crores, which stands at 40.40 % of Total Advances of Rs.12135.04 Crores. **(RBI benchmark: 40%)**

3) The Priority Sector Agricultural Advances of Rs.2134.24 Cr. as on September 2024 stands at 17.59% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC (CUMULATIVE) AS ON 30.09.2024**

(Amt.Rs. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **31.03.2021** | **31.03.2022** | **31.03.2023** | **31.03.2024** | **30.09.2024** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 14451 | 101.23 | 14803 | 104.90 | 13232 | 92.69 | 13598 | 90.99 | 16252 | 143.52 |

 (Details at page no.47)

**AGENDA- 4**

**PROGRESS UNDER GOVT. SPONSORED SCHEMES:**

1. **Prime Minister Mudra Yojana (PMMY) :- Sanction and Disbursement of Mudra loan during the year 2024-25 as on 30.09.2024 is as under:**

 (Amt. Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2021-22** | **Disbursement during FY 2022-23** | **Disbursement during FY 2023-24 (Upto Mar 2024)** | **Disbursement as on 30.09.2024** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **Shishu** | 1885 | 5.77 | 2277 | 5.86 | 3716 | 10.74 | 1631 | 4.48 |
| **Kishore** | 1347 | 22.08 | 3828 | 73.24 | 6340 | 121.31 | 4429 | 71.79 |
| **Tarun** | 772 | 39.71 | 710 | 54.10 | 1265 | 90.50 | 1033 | 55.54 |
| **Total** | **4004** | **67.57** | **6815** | **133.21** | **11321** | **222.56** | **7093** | **131.82** |

 (Details at pages 61 & 62)

The Achievement is against a target (2024-25) of 6411 numbers and Rs.177.42 crores in amount with an achievement of 74.30%.

**(b) Deen Dayal Upadhyay Swavalamban Yojna (DDUSY) 2023-24 Performance**

**DDUSY Report Bank wise as on 31.10.2024**

 (Amt.Rs. in Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | **Pending** |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 3 | 0.60 | 0.80 |  |  | 7 |
| 2 | Bank of India | 14 | 1.53 | 2.05 |  |  | 15 |
| 3 | Bank of Maharashtra | - | - | - |  |  | 1 |
| 4 | Canara Bank | 13 | 1.43 | 1.87 |  |  | 4 |
| 5 | Central Bank of India | 15 | 1.93 | 2.57 |  |  | 4 |
| 6 | Indian Bank | 4 | 0.51 | 0.68 |  |  | - |
| 7 | Indian Overseas Bank | 1 | 0.15 | 0.20 |  |  | - |
| 8 | Punjab National Bank | 22 | 2.59 | 3.91 |  |  | 10 |
| 9 | Federal Bank | 1 | 0.15 | 0.20 |  |  | - |
| 10 | State Bank of India | 323 | 42.15 | 53.31 |  |  | 186 |
| 11 | APRB | 30 | 3.69 | 4.92 |  |  | 32 |
| 12 | Axis Bank | 2 | 0.30 | 0.40 |  |  | 7 |
| 13 | HDFC Bank | 4 | 0.57 | 0.76 |  |  | 2 |
| 14 | ICICI Bank | 9 | 1.05 | 1.40 |  |  | **-** |
| 15 | UCO Bank | 2 | 0.25 | 0.20 |  |  | **-** |
| **Total** | **443** | **54.79** | **75.27** |  |  | **268** |
|  |  | **Total Proposal Rejected** | **9** |
| **Grand Total** | **443** |  | **277** |

 **(**District wise details is at page no.101)

**(c) PMEGP: Performance vis-a-vis target in 2023-24 is given below (As on 31.03.2024):**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding No.** | **Outstanding amount** | **NPA No.** | **NPA Amt.** | **NPA%** |
| 334 | 241 | 304 | 33.35 | 1063 | 61.98 | 430 | 18.80 | 30.34 |

**Performance vis-a-vis target in 2024-25 is given below (As on 30.09.2024):**

 (Amt. in Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target (2024-25)** | **Sanctioned** | **Disbursed**  | **Outstanding** | **NPA** | **NPA%** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 269 | 143 | 18.77 | 241 | 21.44 | 1129 | 68.8 | 424 | 12.7 | 37.6 | 18.4 |

 (Details at Page No.67)

**AGENDA- 5**

**(a) FINANCIAL INCLUSION-**

DFS has identified a fresh list of 271 unbanked villages in the State. The Sub Committee Meeting of SLBC held on 30/10/2024 has allotted banks to provide Banking facilities in these 271 unbanked villages. The allotments made are placed before the committee for discussion and approval.

 (Details at page no.115 to 120 )

**(b) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO SEPTEMBER 2024)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 31.03.2023 | 397631 | 253341 | 510707 | 27467 |
| As on 31.03.2024 | 394062 | 153960 | 324320 | 30475 |
| As on 30.09.2024 | 408789 | 157809 | 339256 | 33217 |

**AGENDA- 6**

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

**NPA Position in Priority Sector Lending as on 30.09.2024**

 (Amt. Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Segment** | **Total Advances** | **Total NPA** | **NPA %** |
| No. | Amount | No. | Amount | No. | Amount |
| Agriculture | 49404 | 2134.92 | 15979 | 69.60 | 32.34 | 3.26 |
| MSME | 17985 | 2540.70 | 3720 | 167.70 | 20.68 | 6.60 |
| OPS | 3456 | 227.54 | 340 | 16.89 | 9.84 | 7.16 |
| **Total Priority Sector** | **70845** | **4902.50** | **20039** | **253.60** | 28.29 | **5.17** |
| **Total Non Priority Sector** | **129772** | **7524.47** | **4097** | **202.36** | **3.16** | **2.69** |

 (Details at page no. 11 & 35)

**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** |
| 6554 | 100.22 | 96 | 1.25 | 14 | 0.22 | 6636 | 101.25 |

**AGENDA-7**

**RSETI**

There are 2 RSETI in the State sponsored by APRB at Yupia and by BOB at Pasighat. The performance of RSETI as on 30.09.2024 are as under:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Location** | **Year** | **Annual Training Target** | **Training Actual as on date** | **Credit Linkage** | **Settlement rate%** |
| Yupia | 2017-18 | 450 | 345 | 133 | 30.55% |
| Yupia | 2018-19 | 450 | 360 | 61 | 16.94% |
| Yupia | 2019-20 | 450 | 211 | 249 | 118.00% |
| Yupia | 2020-21 | 360 | 18 | 43 | 238.88% |
| Yupia | 2021-22 | 200 | 225 | 0 | 0 |
| Yupia | 2022-23 | 360 | 384 | 162 | 42.18% |
| Yupia | 2023-24 | 392 | 395 | 199 | 71% |
| Yupia | 2024-25 | 1000 | 245 | 59 | 36% |
| Pasighat | 2023-24 | 100 | 103 | 2 | 28% |
| Pasighat | 2024-25 | 1000 | 330 | 110 | 23% |

**AGENDA-8**

Under the Expanding and Deepening of Digital payment Ecosystem Initiative of the Reserve Bank of India, out of the 25 districts, Papumpare district has been declared as 100% covered by digital enablers as on 31.03.2023. The dateline for Lohit district for 100% digitization is 30.09.2024 and the date line for the remaining 23 districts is 31.03.2025.

A digitization report of the remaining 24 districts (including Lohit) is placed at Page No. 136 to 139.

**AGENDA-9**

**RBI’S AGENDA**

**Special SLBC and Special DCC meetings to review Financial Inclusion and Financial Literacy initiatives in North Eastern Regions**

One of the SLBC meetings in a financial year should be conducted as Special SLBC. In the district level, DCC and DLRC Meeting must be conducted separately. Special DCC must be conducted once in a financial year to provide a platform for focused discussion on Financial Inclusion (FI) and Financial Literacy (FL) which will help in understanding the ground reality, challenges and other practical limitations in the path of financial inclusion at the last mile and address the vast gaps in a more holistic manner.

**AGENDA-10**

**NABARD’S AGENDA**

1. Presentation on AGRI UDAAN Programme – A food and Agribusiness Accelerator Programme is designed specifically for start – ups, organized by a-IDEA, with support from NABARD and GoI, aims at empowering innovative start-ups in the agribusiness sector and providing them with the necessary resources, mentorship, and funding to scale their ventures successfully.
2. Review of GLC achievement vis-a-vis target under fisheries sector on a quarterly basis.
3. Review of progress under Fisheries Infrastructure Development Fund (FIDF).
4. Discussion on increasing credit flow to Horticulture, Animal Husbandry and allied activities -Horticulture, Animal Husbandry and allied activities.
5. Discussion on the reasons for low growth in KCC in Arunachal Pradesh.
6. Discussion on the issues raised by the Hon’ble FM, GOI during visit to Arunachal Pradesh and other related matters.

**AGENDA-11**

Any other item, with the permission of the chair.