**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2023**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the combined quarters ended June 2023 and September 2023 held on **21.11.2023**  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 June 2023 and September 2023 held on 21.11.2023 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks / ATR** |
| 1 | Banks in the State should come forward and participate in the development initiatives undertaken by the State Government in order to ensure growth in State GDP and per Capita income. | All  Banks | 1. Under DDUSY, Banks have sanctioned 790 loans amounting to Rs.87.49 crores with a Subsidy amount of Rs.116.46 crores as on 15.02.2024.  2. Under Atma Nirbhar Schemes Banks have sanctioned loans to 23286 beneficiaries amounting to Rs.334.69 crores as on 15.02.2024 as under:   |  |  |  | | --- | --- | --- | | **Bank** | **No.** | **Amt (Rs. in cr)** | | SBI & other | 18885 | 252.71 | | APRB | 2061 | 28.98 | | APSCAB | 2340 | 53.00 | | **Total** | **23286** | **334.69** |   3.Banks have achieved the ACP for Priority Sector for the year 2023-24 with an overall achievement of 120.75%. Details are at Agenda 3(a). |
| 2 | A SLBC Sub. Co. including Secy. Finance, Secy. Planning, Secy. Agriculture, representative from SLBC and representatives from Private Banks should be formed for monitoring the progress of sanction of loans by the Private Sector Banks. | Govt. Depts. & Banks | Sub Committee was formed and first meeting was held on 06.12.2023. Present status in respect of sanction of loans by Private Sector banks under Atma Nirbhar Scheme is as under:   |  |  |  |  | | --- | --- | --- | --- | | Bank | No of Appln forwarded | No of Applln Sanctioned | No of Appln pending | | AXIS | 267 | 0 | 267 | | HDFC | 168 | 16 | 172 | | ICICI | 79 | 0 | 79 |   AXIS Bank has reported that Branches have forwarded 21 applications under the Atma Nirbhar Scheme and 2 applications under the DDUSY to the sanctioning authority. |
| 3 | SLBC may write to DFS for increasing the incentives provided to CSPs as a special case for the State of Arunachal Pradesh | SLBC | Matter taken up with DFS. |
| 4 | The priority sector lending in the State stands at Rs.4116.30 crores i.e. at 39.38%. | SLBC & RBI | Matter taken up with RBI for increasing the ceiling for Housing loan for classifying under the Priority Sector. RBI has verbally informed that the ceiling is expected to be reviewed in July 2024. |
| 5 | For allotment of land for opening a new RSETI in Namsai, PNB was advised to follow up with DC Namsai in consultation with Secretary, RD & PR | PNB & Secy RD & PR | PNB has informed that matter has been taken up with DC Namsai copy to Secretary RD & PR. |
| 6 | The Status on opening of Branches was reviewed and found to be as under:   |  |  |  | | --- | --- | --- | | **Place** | **Bank** | **Remarks** | | 1.Chayangtajo | CAN | Bank has submitted that building is available at Chayangtajo. The Branch would be open very soon. In the meantime, the Bank was advised to open CSP. | | 2.Lemmi | PNB | PNB has not submitted any response | | 3. Boleng | SBI | There is issue regarding dual connectivity | | 4. Lhao | SBI | There is issue regarding dual connectivity | | 5.Dharmapur Bl. I to IV | PNB | DC Changlang has confirmed unavailability of RCC building at the proposed place by DFS.PNB may open Branch at a place considered suitable by the District Administration. In the meantime, CSP may be opened at Dharmapur Bl.Iti IV. PNB need not open Branch thereat. DFS may suitable be informed. | | 6.Tato | SBI | Dual connectivity is not available at Tato. | | 7.Lemmi | SBI | Feasibility report has been compiled. Bank is in search of suitable premises. | | 8. Udaipur | CBI | SLBC Sub-Co in terms of direction received from DFS has allotted Udaipur Bl. I to IV to CBI for opening a new Branch thereat | | Concerned Banks | 1.Bank has already visited the area and identified one RCC building for opening new branch. Based on the visit report permission for opening of new branch at Chayangtajo has been approved vide Ref. no. GCO:P&E:PKA:260:2023-24 dated 05.02.2024.  2. Branch will be opened after man power recruitment.  3.i)Approval for opening received on 08.02.2024.  ii) Branch should be ready to function by May 2024.  4.Matter has been taken up with Corporate Office to allow to open the Branch with single connectivity.  5. Mapping of CSP location at Dharmapur is done and will be deployed very soon.  6. i) Connectivity by airtel is expected by 19.02.2024.  ii) Proposal sent to LHO for approval  iii) Civil work allotment by 31.03.2024  iv) Branch should be ready for operation by June 2024.  7. Premises has been identified.  8. CBI has reported that they have deputed Bank Officials to check for feasibility aspect. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 31.12.2024**

There is increase in CD ratio from 34.75% as on 31.03.2023 to 42.77% as on 30.09.2023 and then to 44.15% as on 31.12.2023. YOY Growth in deposit is 13.56% whereas YOY growth in Advances is 27.03%.

(Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **December 2022** | **March 2023** | **December**  **2023** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD**  **%** |
| **Deposit** | 22438.50 | 27485.69 | 25480.47 | 3041.97 | 13.56% | -2005.22 | -7.29 |
| **Advances** | 8982.97 | 9550.55 | 11246.26 | 2263.29 | 25.20% | 1695.71 | 17.76 |
| **CD Ratio** | 40.03 | 34.75 | 44.14 |  |  |  |  |

(Details at page No.8)

1. **BANK WISE CD RATIO AS ON 31.12.2023**

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

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

1. **DISTRICT-WISE CD RATIO AS ON 31.12.2023**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District with Names** |
| Number of districts with C.D Ratio above 60% | **08** ( East Kameng, Kamle, Kradadi, Kurung Kumey, Longding, Lower Siang, Pakke Kessang, Upper Subansiri ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **06** (East Siang, Lohit, Lower Subansiri, Namsai, Tirap, West Siang ) |
| Number of districts with CD Ratio below 40% | **11** (Anjaw, Changlang, Dibang Valley, Leparada, ,Lower Dibang Valley, Papumpare, Shi Yomi, Siang, Tawang, Upper Siang, West Kameng, ) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON DECEMBER 2023 (FY 2023-24)**

(Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2021-22 (Upto March 2022)** | | | **FY 2022-23 (Upto March 2023)** | | | **FY 2023-24 (Upto Dec 2023)** | | |
| **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** |
| Agri Total | 103.33 | 93.16 | **90.16** | 63.16 | 158.02 | **250.17** | 184.61 | 156.05 | **84.53** |
| MSME | 471.75 | 460.09 | **97.53** | 499.73 | 681.03 | **136.28** | 561.86 | 782.02 | **139.18** |
| Other Priority Sector | 105.09 | 39.28 | **37.38** | 35.92 | 49.14 | **136.80** | 45.44 | 18.20 | **40.06** |
| **Total** | **680.17** | **592.53** | **87.12** | **598.82** | **888.20** | **148.32** | **791.92** | **956.28** | **120.75** |

(Details at page No.27)

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 31.12.2023**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Dec 2022** | **O/S as on March 2023** | **O/S as on Dec 2023** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD%** |
| Agri Total | 1508.15 | 1680.51 | 2098.85 | 590.70 | 39.17 | 418.34 | 24.89 |
| MSME | 1681.26 | 1706.19 | 1995.11 | 313.85 | 18.67 | 288.92 | 16.93 |
| Other Priority Sector | 287.50 | 295.70 | 276.98 | -10.52 | -3.66 | -18.72 | -6.33 |
| **Total** | **3476.91** | **3682.40** | **4370.94** | **894.03** | **25.71** | **688.54** | **18.70** |

1) The PSL has increased from Rs. 3682.40 crores in March 2023 to Rs. 4370.94 crores as on December 2023.

2) The Priority Sector Advances as on December 2023, is Rs.4370.94 Crores, which stands at 38.86 % of total advances of Rs.11,246.26 Crores. **(RBI benchmark: 40%)**

3) The Priority sector Agricultural Advances of Rs.2098.85 Cr. as on December 2023 stands at 18.66% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 31.12.2023:**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **31.03.2020** | | **31.03.2021** | | **31.03.2022** | | **31.03.2023** | | **30.09.2023** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 12004 | 91.56 | 14451 | 101.23 | 14803 | 104.90 | 13232 | 92.69 | 13734 | 93.16 |

(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 2023-24 & Outstanding as on 31.12.2023 is as under:**

(Amt. Rs. in crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2021-22** | | **Disbursement during FY 2022-23** | | **Disbursement during FY 2023-24** | | **Outstanding as on 31.12.2023** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 1885 | 5.77 | 2277 | 5.86 | 2234 | 7.47 | 5739 | 17.97 |
| **Kishore** | 1347 | 22.08 | 3828 | 73.24 | 2526 | 50.42 | 11086 | 187.69 |
| **Tarun** | 772 | 39.71 | 710 | 54.10 | 815 | 57.80 | 2860 | 168.50 |
| **Total** | **4004** | **67.57** | **6815** | **133.21** | **5575** | **115.70** | **19865** | **374.16** |

(Details at pages 58 to 61)

The Achievement is against a target of 7710 numbers and Rs.154.20 crores in amount with an achievement of 75.03%.

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

**DDUSY Report Bank wise as on 15.02.2024**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Banks** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | | **Pending**  **No.**  **For 2022-23** |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 9 | 1.22 |  |  |  | 0 |
| 2 | Bank of India | 10 | 0.95 |  |  |  | 0 |
| 3 | Bank of Maharastra | 2 | 0.19 |  |  |  |  |
| 4 | Canara Bank | 25 | 3.14 |  |  |  | 0 |
| 5 | Central Bank of India | 24 | 3.01 |  |  |  | 3 |
| 6 | Indian Bank | 9 | 1.23 |  |  |  | 0 |
| 7 | IDBI | 2 | 0.12 |  |  |  |  |
| 8 | Indian Overseas Bank | 3 | 0.23 |  |  |  |  |
| 9 | Punjab National Bank | 6 | 0.50 |  |  |  | 0 |
| 10 | Punjab & Sind Bank | 4 | 0.42 |  |  |  |  |
| 11 | State Bank of India | 676 | 74.58 |  |  |  | 3 |
| 12 | APRB | 16 | 1.79 |  |  |  | 0 |
| 13 | Axis Bank | 1 | 0.02 |  |  |  | 4 |
| 14 | HDFC Bank |  |  |  |  |  | 1 |
| **Total** | | **790** | **87.49** | **116.46** | **0** | **0** | **11** |

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

**(c) PMEGP: Performance vis-a-vis target in 2022-23 is given below (As on 31.03.2023):**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding No.** | **Outstanding amount** | **NPA No.** | **NPA Amt.** | **NPA%** |
| 235 | 250 | 158 | 11.57 | 961 | 42.99 | 356 | 9.02 | 20.99% |

**Performance vis-a-vis target in 2023-24 is given below (As on 31.12.2023):**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amt.** | **NPA%** |
| 334 | 301 | 240 | 26.93 | 1016 | 59.67 | 312 | 8.84 | 14.81 |

(Details at Page No.66)

**AGENDA- 5**

**(a) FINANCIAL INCLUSION-**

DFS has identified a fresh list of 768 unbanked villages in the State. Out of these, there are 395 villages with population less than 100. In terms of Special SLBC Meeting dated 02.05.2023, villages with population less than 100 will be exempted from the purview of unbanked villages targeted for coverage. SLBC may approve exemption of these 395 villages from the coverage target.

Further, some Banks have submitted that deploying CSPs in villages with population less than 400 is found to be not feasible. There are 714 such villages. Therefore, SLBC may approve for exemption of all villages with population less than 400 (i.e. 714) from the list of unbanked villages targeted for coverage. (Details at page no. 128 to 140).

**(b) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO SEPTEMBER 2023)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 30.09.2023 | 377611 | 116540 | 253130 | 29828 |
| As on 31.12.2023 | 373720 | 137418 | 285471 | 28461 |

**AGENDA- 6**

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

1. **NPA Position in Priority Sector Lending as on 31.12.2023**

(Amt. Rs. in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Segment** | **Total Advances** | | **Total NPA** | | **NPA %** | |
|  | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| Agriculture | 41445 | 512.08 | 15900 | 111.40 | 38.36 | 21.76 |
| MSME | 19241 | 1918.84 | 3331 | 175.08 | 17.31 | 9.12 |
| OPS | 2769 | 276.98 | 397 | 22.00 | 14.34 | 7.94 |
| **Total Priority Sector** | **63455** | **2707.90** | **19628** | **308.48** | **30.93** | **11.39** |
| **Total Non Priority Sector** | **121966** | **7099.54** | **4368** | **201.52** | **3.58** | **2.84** |

(Detail at page No. 10 and 35)

1. **Recovery under Bakijai:**

(Amt. Rs. 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 RSETIs in the State sponsored by APRB at Yupia and by BOB at Pasighat. The performance of RSETI as on 31.12.2023 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 | 195 | 59 | 33% |
| Pasighat | 2023-24 | 100 | 36 | 36 | 100% |

**AGENDA-8**

**ANNUAL CREDIT PLAN (ACP)**

1. The Annual Credit Plan for the year 2024-25 is tabled for approval by the House as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No.** | **Segment** | **Target for FY 2024-25**  **Amount (Rs. in crores)** | **Target for FY 2023-24**  **Amount (Rs. in crores)** |
| 1 | Agriculture | 381.90 | 184.61 |
| 2 | MSME | 711.83 | 561.87 |
| 3 | Other Priority Sector | 69.13 | 45.45 |
|  | **Total Priority Sector** | **1162.86** | **791.93** |
|  | **Total Non Priority Sector** | **3506.82** | **3049.41** |

(Details at page No. 26 & 39)

1. The Annual Credit Plan for Cluster Financing under MSME for the year 2024-25

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Districts** | **Target for FY 2024-25**  **Amount (Rs. in crores)** | **Target for FY 2023-24**  **Amount (Rs. in crores)** |
| 1 | Lower Subansiri | 2.00 | 1.50 |
| 2 | East Siang | 2.00 | 1.50 |
| 3 | Namsai | 3.00 | 2.00 |

**AGENDA -9**

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 distrct 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. 141 to 143

**AGENDA-10**

Any other item, with the permission of the chair.