**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTERS ENDED DECEMBER 2023 & MARCH 2024**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the 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 874 loans amounting to Rs.97.53 crores with a Subsidy amount of Rs.129.95 crores as on 14.05.2024.  2. Under Atma Nirbhar Schemes Banks have sanctioned loans to 30938 beneficiaries amounting to Rs.466.75 crores as on 10.06.2024 as under:   |  |  |  | | --- | --- | --- | | Bank | No. | Amt. (Rs.in cr) | | SBI & other | 23685 | 326.33 | | APRB | 2061 | 28.98 | | APSCAB | 5192 | 111.44 | | **Total** | **30938** | **466.75** |   3.Banks have achieved the ACP for Priority Sector for the year 2023-24 with an overall achievement of 166.41%. 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 major Private Sector Banks under Atma Nirbhar Scheme as on 10.06.2024 is as under:   |  |  |  |  | | --- | --- | --- | --- | | Bank | No. of Appln forwarded | No. of Applln Sanctioned | No. of Appln pending | | AXIS | 267 | 10 | 257 | | HDFC | 168 | 23 | 145 | | ICICI | 79 | 10 | 68 |   AXIS Bank has reported that Branches have forwarded 21 applications to the Sanctioning Authority under the Atma Nirbhar Scheme and 2 applications under the DDUSY. | |
| 3 | 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. | |
| 4 | 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. Internal furnishing works are in progress.  2. Bank is waiting for recruitment of staff in the Clerical Cadre in the State.  3. Premises have been identified and letter of selection have been sent to the owner , civil works yet to be started by owner.  Expected date of opening July 2024.  4.Premises selection is under process.  5.CSP has since been deployed at Dharmapur Bl. I to IV.  6. Premises have been identified, rent negotiation done, civil works yet to be started by owner.  Expected date of opening Aug 2024.  7. Premises selection is under process.  8. CBI has reported that BC would be deployed at the centre.  List of new Branches opened during 2023-24 are as under:  **Bank No. of branches opened**  BOM 1  IND 1  PNB 1  UCO 1  HDFC 6  ICICI 6  IDBI 2  INDUSIND 1  FED 1  APRB 2  **Total 22** |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 31.03.2024**

There is increase in CD ratio from 34.75% as on 31.03.2023 to 38.60% as on 31.03.2024. YOY Growth in deposit is 9.13% whereas YOY growth in Advances is 21.23%.

(Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **March 2022** | **March 2023** | **March 2024** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD**  **%** |
| **Deposits** | 24848.65 | 27485.69 | 29994.25 | 2508.56 | 9.13% |  |  |
| **Advances** | 7796.02 | 9550.55 | 11577.98 | 2027.42 | 21.23% |  |  |
| **CD Ratio** | 31.37 | 34.75 | 38.60 |  |  |  |  |

(Details at page No.8)

1. **BANKWISE CD RATIO AS ON 31.03.2024**

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

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

1. **DISTRICT-WISE CD RATIO AS ON 31.03.2024**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District with Names** |
| Number of districts with C.D Ratio above 60% | **01** (Pakke Kessang) |
| Number of districts with C.D. Ratio in between 40% to 60% | **10** (East Kameng, Kamle, Kra Daadi, Kurung Kumey, Lohit, Longding, Lower Siang, Lower Subansiri, Tirap, Upper Subansiri) |
| Number of districts with CD Ratio below 40% | **14** (Anjaw, Changlang, Dibang Valley, East Siang, Leparada, Lower Dibang Valley, Namsai, Papumpare, Shi Yomi, Siang, Tawang, Upper Siang, West Kameng, West Siang ) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON MARCH 2024 (FY 2023-24)**

(Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2021-22 (Upto March 2022)** | | | **FY 2022-23 (Upto March 2023)** | | | **FY 2023-24 (Upto March 2024)** | | |
| **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** | **Target Amount** | **Achieve**  **ment** | **%** |
| **Agri** | 103.33 | 93.16 | **90.16** | 63.16 | 158.02 | **250.17** | 184.61 | 229.64 | **124.39** |
| **MSME** | 471.75 | 460.09 | **97.53** | 499.73 | 681.03 | **136.28** | 561.86 | 1063.72 | **189.32** |
| **Other Priority Sector** | 105.09 | 39.28 | **37.38** | 35.92 | 49.14 | **136.80** | 45.44 | 24.45 | **53.81** |
| **Total** | **680.17** | **592.53** | **87.12** | **598.82** | **888.20** | **148.32** | **791.92** | **1317.81** | **166.41** |

(Details at page No.27)

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 31.03.2024**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Mar 2022** | **O/S as on March 2023** | **O/S as on Mar 2024** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD%** |
| Agri | 1406.30 | 1680.51 | 2219.88 | 539.37 | 32.10 |  |  |
| MSME | 1492.67 | 1706.19 | 2057.44 | 351.25 | 20.58 |  |  |
| Other Priority Sector | 395.73 | 295.70 | 275.33 | -20.37 | -6.89 |  |  |
| **Total** | **3294.71** | **3682.40** | **4552.65** | **870.25** | **23.63** |  |  |

(Amt.Rs. in Crores)

1) The PSL has increased from Rs. 3682.40 crores in March 2023 to Rs. 4552.65 crores as on March 2024.

2) The Priority Sector Advances as on March 2024 is Rs.4552.65 Crores, which stands at 39.32 % of Total Advances of Rs.11577.97 Crores. **(RBI benchmark: 40%)**

3) The Priority Sector Agricultural Advances of Rs.2219.88 Cr. as on March 2024 stands at 19.43% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 31.03.2024**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **31.03.2020** | | **31.03.2021** | | **31.03.2022** | | **31.03.2023** | | **31.03.2024** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 12004 | 91.56 | 14451 | 101.23 | 14803 | 104.90 | 13232 | 92.69 | 13598 | 90.99 |

(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 31.03.2024 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)** | | **Outstanding as on 31.03.2024** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **Shishu** | 1885 | 5.77 | 2277 | 5.86 | 3716 | 10.74 | 6227 | 18.76 |
| **Kishore** | 1347 | 22.08 | 3828 | 73.24 | 6340 | 121.31 | 11473 | 193.26 |
| **Tarun** | 772 | 39.71 | 710 | 54.10 | 1265 | 90.50 | 3110 | 178.35 |
| **Total** | **4004** | **67.57** | **6815** | **133.21** | **11321** | **222.56** | **20810** | **390.38** |

(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 144.33%.

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

**DDUSY Report Bankwise as on 14.05.2024**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | | **Pending**  **No.**  **For 2022-23** |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 12 | 1.70 |  |  |  |  |
| 2 | Bank of India | 13 | 1.24 |  |  |  |  |
| 3 | Bank of Maharastra | 2 | 0.19 |  |  |  |  |
| 4 | Canara Bank | 32 | 3.42 |  |  |  |  |
| 5 | Central Bank of India | 34 | 4.16 |  |  |  |  |
| 6 | Indian Bank | 12 | 1.59 |  |  |  |  |
| 7 | IDBI | 2 | 0.12 |  |  |  |  |
| 8 | Indian Overseas Bank | 4 | 0.40 |  |  |  |  |
| 9 | Punjab National Bank | 15 | 1.70 |  |  |  |  |
| 10 | Punjab & Sind Bank | 4 | 0.42 |  |  |  |  |
| 11 | State Bank of India | 723 | 80.20 |  |  |  | 3 |
| 12 | APRB | 18 | 2.10 |  |  |  |  |
| 13 | Axis Bank | 1 | 0.02 |  |  |  |  |
| 14 | HDFC Bank |  |  |  |  |  |  |
| 15 | ICICI Bank | 1 | 0.15 |  |  |  |  |
| 16 | UCO Bank | 1 | 0.13 |  |  |  |  |
| **Total** | | **874** | **97.53** | **129.95** |  |  | **3** |

**(**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 31.03.2024):**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amt.** | **NPA%** |
| 334 | 241 | 304 | 33.55 | 1063 | 61.98 | 430 | 18.80 | 30.34 |

(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 has approved for removal of these villages from the list and the same has been conveyed to DFS. The remaining number of villages to be covered is therefore 373.

(Details at page no.128 to 138 )

**(b) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO MARCH 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 30.09.2023 | 377611 | 116540 | 253130 | 29828 |
| As on 31.03.2024 | 394062 | 153960 | 324320 | 30475 |

**AGENDA- 6**

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

**NPA Position in Priority Sector Lending as on 31.03.2024**

(Amt. Rs. in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Segment** | **Total Advances** | | **Total NPA** | | **NPA %** | |
| No | Amount | No | Amount | No | Amount |
| Agriculture | 46281 | 552.28 | 15896 | 63.56 | 34.34% | 11.51% |
| MSME | 18912 | 1990.06 | 3301 | 155.96 | 17.45% | 7.84% |
| OPS | 3038 | 222.34 | 358 | 19.29 | 11.78 | 8.86% |
| **Total Priority Sector** | **68231** | **2764.70** | **19555** | **238.82** | **28.66%** | **8.64%** |
| **Total Non Priority Sector** | **164826** | **7194.48** | **4481** | **163.85** | **2.72%** | **2.28%** |

(Detail at page No. 10 and 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 31.03.2024 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% |
| Pasighat | 2023-24 | 100 | 103 | 2 | 28% |

**AGENDA-8**

**a) ANNUAL CREDIT PLAN**

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** |

**b) The Cluster Finance Targets under MSME is tabled as under for approval by the House:**

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

**c) The Targets under PMMY, PMFME, KCC, NULM, NRLM, PMJDY, PMJJBY, PMSBY, APY have been approved by the appropriate Sub-Committees of the SLBC and placed at pages 155 to 164.**

**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 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. 139 to 141.

**AGENDA-10**

Any other item, with the permission of the chair.