**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2024**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarters ended June 2024 and September 2024 held on **13.11.2024** 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 quarters ended June 2024 and September 2024 held on 13.11.2024 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 30.11.2024. | All Banks | Position as on 31.01.2025

|  |  |  |
| --- | --- | --- |
| Bank | Sanctioned Nos. | Pending |
| SBI | 397 | 80 |
| APRB | 38 | 24 |
| AXIS | 3 | 6 |
| BOB | 6 | 5 |
| BOI | 18 | 11 |
| CANARA | 13 | 4 |
| CBI | 16 | 4 |
| HDFC | 4 | 2 |
| PNB | 29 | 3 |
| BOM | 1 | 1 |

 |
| 2 | Private Sector Banks particularly HDFC, AXIS & ICICI should dispose off all the pending loan applications under the ATMA NIRBHAR Scheme by 30.11.2024. | HDFC, ICICI, AXIS | Proposals of HDFC Bank, ICICI Bank & AXIS Bank are still pending. |
| 3 | A Matrix to review the performance of the Banks to be adopted for all banks operating in the State and Non Performing banks to be penalized. | SLBC | The proposed Matrix is formulated.(Details at pages No.138 & 139) |
| 4 | The Punjab National Bank will personally meet DC, Namsai regarding allotment of Land for RSETI at Namsai. | SLBC & PNB | As per PNB, DC Namsai is ready to allocate land under Piyong Village which is 17.5 Kms from Namsai Town. |
| 5 | The Status on opening of Branches was reviewed and found to be as under:

|  |  |  |
| --- | --- | --- |
| **Place** | **Bank** | **Remarks** |
| 1.Lemmi | PNB | Branch will be opened by December 2024 |
| 2.Lemmi | SBI | As PNB is opening Bank at Lemmi, SBI will do feasibility test by December Quarter. |
| 3.Udaipur | CBI | CBI informed that due to non-availability of suitable building Branch opening is delayed. |
| 4. Tali | APRB | New proposal for Branch Opening |
| 5. Sangram | SBI | New proposal for Branch Opening |

 | Concerned Banks |

|  |  |
| --- | --- |
| **Bank** | **Current Status** |
| PNB(Lemmi) | Branch Opening is under Process and Branch will be opened in March Quarter. |
| SBI(Lemmi) | The Feasibility Test & Inspection is under process. |
| CBI(Udaipur) | Letter send to District Commissioner. to provide a Pucca Building to open Branch at Udaipur. |
| APRB(Tali) | The Feasibility Test & Inspection is completed. |
| SBI(Sangram) | The Feasibility Test & Inspection is completed. |

 |

**AGENDA-2**

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

There is increase in CD ratio from 38.60% as on 31.03.2024 to 48.76% as on 31.12.2024. YOY Growth in deposit is 2.47% whereas, YOY growth in Advances is 13.20%.

 (Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **December 2023** | **March 2024** | **December 2024** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD****%** |
| **Deposits** | 25480.47 | 29994.25 | 26110.25 | 629.78 | 2.47% | -3884.00 | -12.95% |
| **Advances** | 11246.26 | 11577.98 | 12730.56 | 1484.30 | 13.20% | 1152.58 | 9.95% |
| **CD Ratio** | **44.14** | **38.60** | **48.76** |  |  |  |  |

(Details at page No.8)

1. **BANKWISE CD RATIO AS ON 31.12.2024**

|  |  |  |
| --- | --- | --- |
| **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%** | 4 | 1.BOI 2.AXIS 3.ICICI 4.APRB |
| **Above 40%** | 12 | 1.BOB 2.BOM 3.CAN 4.IND 5.PNB 6.SBI 7.UCO 8.FED 9.IDBI 10.NESFB 11. APSCB 12. IOB |

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

1. **DISTRICTWISE CD RATIO AS ON 31.12.2024**

|  |  |
| --- | --- |
| **CD Ratio** | **No. of district with name** |
| Number of districts with CD Ratio below 40% | **9** (Anjaw, Changlang, Dibang Valley, Leparada, Lower Dibang Valley, Shi Yomi, Siang, Tawang, Upper Siang ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **8** (East Siang, Lohit, Lower Subansiri, Tirap, West Kameng, West Siang, Namsai, Papumpare)  |
| Number of districts with C.D Ratio above 60% | **8** (Pakke Kessang, East Kameng, Kamle, Kra Daadi, Kurung Kumey, Lower Siang, Upper Subansiri, Longding) |

**AGENDA- 3**

1. **ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AS ON DECEMBER 2024 (FY2024-25)**

 (Amt. Rs. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **FY 2022-23 (Upto March 2023)** | **FY 2023-24 (Upto March 2024)** | **FY 2024-25 (Upto Dec 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 | 244.38 | **63.99** |
| **MSME** | 499.73 | 681.03 | **136.28** | 561.86 | 1063.72 | **189.32** | 711.82 | 1057.01 | **148.49** |
| **Other Priority Sector** | 35.92 | 49.14 | **136.80** | 45.44 | 24.45 | **53.81** | 69.12 | 22.93 | **33.18** |
| **Total** | **598.82** | **888.20** | **148.32** | **791.92** | **1317.81** | **166.41** | **1162.85** | **1324.34** | **113.89** |

 (Details at page No.27)

**b) PRIORITY SECTOR ADVANCES OUTSTANDING : SECTORAL POSITION AS ON 31.12.2024**

 (Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on DEC 2023** | **O/S as on March 2024** | **O/S as on DEC 2024** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD%** |
| Agri  | 2098.85 | 2219.88 | 2169.78 | 70.93 | 3.38 | -50.10 | -2.26 |
| MSME | 1995.11 | 2057.44 | 2661.27 | 666.16 | 33.39 | 603.83 | 29.35 |
| Other Priority Sector | 276.98 | 275.33 | 227.31 | -49.68 | -17.94 | -48.02 | -17.44 |
| **Total** | **4370.94** | **4552.65** | **5058.36** | **687.41** | **15.73** | **505.71** | **11.11** |

1) The Priority Sector Advances has increased from Rs. 4552.65 crores in March 2024 to Rs. 5058.36 crores as on December 2024.

2) The Priority Sector Advances as on December 2024 is Rs.5058.36 Crores, which stands at 39.73 % of Total Advances of Rs.12730.56 Crores. **(RBI benchmark: 40%)**

3) The Priority Sector Agricultural Advances of Rs.2169.78 Cr. as on December 2024 stands at 17.04% of the Total Advances against the **RBI benchmark of 18%.**

1. **PROGRESS UNDER KCC (CUMULATIVE) AS ON 31.12.2024**

 (Amt.Rs. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **31.03.2021** | **31.03.2022** | **31.03.2023** | **31.03.2024** | **31.12.2024** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 14451 | 101.23 | 14803 | 104.90 | 13232 | 92.69 | 13598 | 90.99 | 17585 | 153.25 |

 (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 31.12.2024 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 31.12.2024** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **Shishu** | 1885 |  5.77 | 2277 | 5.86 | 3716 |  10.74 | 2792 |  7.17 |
| **Kishore** | 1347 | 22.08 | 3828 | 73.24 | 6340 | 121.31 | 6618 | 108.13 |
| **Tarun** | 772 | 39.72 |  710 | 54.11 | 1265 |  90.51 | 1450 |  76.76 |
| **Total** | **4004** | **67.57** | **6815** | **133.21** | **11321** | **222.56** | **10860** | **192.06** |

 (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 108.25%.

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

**DDUSY Report Bankwise as on 31.01.2025**

(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 | 6 | 0.83 | 1.11 |  |  | 5 |
| 2 | Bank of India | 18 | 2.00 | 2.67 |  |  | 11 |
| 3 | Bank of Maharashtra | - | - | - |  |  | 1 |
| 4 | Canara Bank | 13 | 1.43 | 1.87 |  |  | 4 |
| 5 | Central Bank of India | 16 | 2.08 | 2.77 |  |  | 4 |
| 6 | Indian Bank | 4 | 0.51 | 0.68 |  |  | - |
| 7 | Indian Overseas Bank | 1 | 0.15 | 0.20 |  |  | - |
| 8 | Punjab National Bank | 29 | 3.53 | 5.17 |  |  | 3 |
| 9 | Federal Bank | 1 | 0.15 | 0.20 |  |  | - |
| 10 | State Bank of India | 397 | 52.29 | 69.51 |  |  | 80 |
| 11 | APRB | 38 | 4.76 | 6.34 |  |  | 24 |
| 12 | Axis Bank | 3 | 0.45 | 0.60 |  |  | 6 |
| 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 |  |  | **-** |
| 16 | Union Bank | 1 | 0.15 | 0.20 |  |  | **-** |
| **Total** | **542** | **70.20** | **93.68** |  |  | **140** |
|  |  | **Total Proposal Rejected** | **38** |
| **Grand Total** | **542** |  | **178** |

 **(**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 (2023-24)** | **Sanctioned** | **Disbursed** | **Outstanding** | **NPA**  | **NPA Amt %** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 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 31.12.2024):**

 (Amt. in Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target (2024-25)** | **Current Year Sanctioned** | **Current Year Disbursed**  | **Outstanding** | **NPA** | **NPA%** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 269 | 168 | 22.92 | 330 | 29.49 | 1099 | 61.89 | 441 | 13.60 | 40.13 | 21.97 |

 (Details at Page No.67)

**AGENDA- 5**

**PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO DECEMBER 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 31.12.2024 | 408837 | 283657 | 638666 | 34598 |

**AGENDA-6**

**RSETI PERFORMANCE**

There are 2 RSETIs in the State sponsored by APRB at Yupia and by BOB at Pasighat. The performance of RSETIs as on 31.12.2024 are as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Location** | **Year** | **Annual Training Target** | **Training Actual as on date** | **Settlement** | **Settlement rate%** | **Credit Linkage** |
| Yupia | 2022-23 | 360 | 384 | 162 | 42.18% | 162 |
| Yupia | 2023-24 | 392 | 395 | 282 | 71% | 199 |
| Yupia | 2024-25 | 1000 | 307 | 107 | 35% | 66 |
| Pasighat | 2023-24 | 100 | 103 | 29 | 28% | 2 |
| Pasighat | 2024-25 | 1000 | 407 | 137 | 34% | 40 |

**AGENDA- 7**

**SETTING UP OF NEW RSETI AND BANK ALLOCATION**

As per Directives of Ministry of Rural Development, Proposal for setting up of 07 (Seven) New RSETIs in various locations of Arunachal Pradesh was advised by AsRLM, Arunachal Pradesh.

Details are as follows:

|  |  |  |
| --- | --- | --- |
| **Sl No.** | **District** | **Location** |
| 1 | Tirap | Khonsa |
| 2 | West Siang | Aalo |
| 3 | West Kameng | Bomdila |
| 4 | Upper Subansiri | Daporijo |
| 5 | Dibang Valley | Annini |
| 6 | Tawang | Tawang |
| 7 | Anjaw | Hawai/Hayuliang |

**AGENDA-8 (To be Presented by RBI)**

* **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. Further District where CD ratio is less than 40%, Special DCC/DLRC to be conducted.

* INOPERATIVE ACCOUNTS/UNCLAIMED DEPOSITS IN BANKS.

**AGENDA- 9 (To be Presented by NABARD)**

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) and other matters.

**AGENDA-10**

* PRESENTATION OF STATE GOVERNMENT DEPARTMENTS

**AGENDA-11**

Any other item, with the permission of the chair.