**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED JUNE 2023 & SEPTEMBER 2023**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarter ended March 2023 held on **27.07.2023**  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 quarter ended March 2023 held on 27.07.2023 are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks / ATR** |
| 1 | All Private sector Banks should participate and sanction loans under the Atma Nirbhar Schemes of the Government of Arunachal Pradesh.  . | All Private Sector Banks | Some private sector Banks have returned the applications under the Atma Nirbhar Schemes without assigning valid reasons. For example  AXIS Bank has returned 12 applications in East Kameng.  HDFC has returned 13 applications in Lohit district.  ICICI has returned 32 applications in Lohit and Lower Dibang Valley districts. |
| 2 | AXIS Bank assured that all the applications under the DDUSY in East Kameng District and Papumpare will be sanctioned on priority. | AXIS Bank | Under DDUSY, 3 applications in East Kameng district and 1 application in Papumpare district are pending with AXIS Bank. Despite follow up by concerned LDMs, AXIS Bank has not responded positively. |
| 3 | Punjab National Bank may take up with the concerned Dy. Commissioner for allotment of land for setting up RSETI at Namsai. | PNB | PNB has taken up the matter with DC Namsai. |
| 4 | Bank of Baroda submitted that RSETI at Pasighat will be opened by 14.08.2023 | BOB | RSETI at Pasighat sponsored by Bank of Baroda was opened on 01.09.2023. |
| 5 | The status on opening of Bank branches was reviewed and found to be as under:   |  |  |  |  | | --- | --- | --- | --- | | **District** | **Branch** | **Bank** | **Remarks** | | 1.East Kameng | Chayangtajo | CAN | The Bank has assured that Branch will be opened by 31.08.2023 | | 2.Pakke Kessang | Lemmi | PNB | The Bank has assured that Branch will be opened by 31.08.2023 | | 3.West Kameng | Thrizi  no | UCO Bank | The Bank has assured that Branch will be opened by 31.08.2023 | | 4.Siang | Boleng | SBI | The Bank has assured that Branch will be opened by 30.09.2023 | | 5.Tawang | Lhao | SBI | The Bank has assured that Branch will be opened by 30.09.2023 | | 6.Long  ding | Pang  chau | SBI | RCC building is not available. CSP will be deployed within 31.08.2023 as opening of brick and mortar Branch may take sometime. | | 7.Changlang | Dharmapur Bl. I to IV | PNB | EAC, Changlang has confirmed vide letter dated 31.10.2023 that RCC building is not available there at. | | Concerned Banks | 1. Canara Bank has reported that suitable building is not available at Chayangtajo. Matter has been taken up with DC, East Kameng district.  2.No report is received from PNB for opening new Branch at Lemmi. However, SBI has completed feasibility survey for opening Branch at Lemmi.  3. UCO Bank has opened new Branch at Thrizino on 12.11.2023.  4. There was issue of dual connectivity at Boleng. The Bank was informed that dual connectivity is now available at Boleng.  5.Premises has been identified for Lhao Branch. Dual connectivity is not available at present.  6.Suitable premises is not available at Pangchau. In the meantime, CSP has been deployed by SBI at Pangchau.  7. This was taken up on the advice of DFS. Since building is not available branch may be opened at another place other than Dharmapur Bl. I to IV. |
| 6 | Allotment of Service area may be reviewed and put up for approval in the next SLBC meeting. | SLBC | It is being put up for approval by the House at Agenda No.8. |
| 7 | SLBC may take up with the Govt. of Arunachal Pradesh for a Special recruitment opportunity for the State in Nationalised Banks | SLBC & Govt. of AP | Matter was taken up with the Govt. of Arunachal Pradesh. |
| 8 | Aspirational district population and target given by DFS, Ministry of Finance may be reviewed by SLBC and required corrections may be made wherever is necessary. | SLBC, Concerned LDM & concerned DC | As per letter dated 20.09.2023 received from Asst. Director Eco. & Statistics, the population of Namsai as per Census 2011 is 95950. There revised target is placed at agenda No.9 for approval by the House. |
| 9 | Special DLRC Meeting is to be conducted in all the districts with Hon’ble MPs as invitees before 15.08.2023 | LDMs & District Authorities | Special DLRC meetings have been conducted in most of the districts. Hon’ble MP was present in respect of Namsai, Tezu, Lower Dibang Valley, Dibang valley, Changlang, Tirap and Longding. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2023**

There is increase in CD ratio from 34.75% as on 31.03.2023 to 42.77% as on 30.09.2023. YOY Growth in deposit is 9.50% whereas YOY growth in Advances is 25.25%.

(Amt. Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **September 2022** | **March 2023** | **September2023** | **YOY Growth** | **YOY %** | **YTD Growth** | **YTD**  **%** |
| **Deposit** | 22636.26 | 27485.69 | 24786.92 | 2150.66 | 9.50% | -2698.77 | -9.81% |
| **Advances** | 8464.17 | 9550.55 | 10601.59 | 2137.42 | 25.25 | 1051.04 | 11.01 |
| **CD Ratio** | 37.39 | 34.75 | 42.77 |  |  |  |  |

(Details at page No.8)

1. **BANK WISE CD RATIO AS ON 30.09.2023**

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

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

1. **DISTRICT-WISE CD RATIO AS ON 30.09.2023**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District with Names** |
| Number of districts with C.D Ratio above 60% | **04** ( East Kameng, Kurung Kumey, Longding, Pakke Kessang, ) |
| Number of districts with C.D. Ratio in between 40% to 60% | **09** (Kamle, Kradadi, Lohit, Lower Siang, Lower Subansiri, Namsai, Tirap, Upper Subansiri, West Siang ) |
| Number of districts with CD Ratio below 40% | **12** (Anjaw, Changlang, Dibang Valley, East Siang, 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 SEPTEMBER 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 Sept 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 | 86.18 | **46.69** |
| **MSME** | 471.75 | 460.09 | **97.53** | 499.73 | 681.03 | **136.28** | 561.86 | 557.99 | **99.31** |
| **Other Priority Sector** | 105.09 | 39.28 | **37.38** | 35.92 | 49.14 | **136.80** | 45.44 | 5.11 | **11.25** |
| **Total** | **680.17** | **592.53** | **87.12** | **598.82** | **888.20** | **148.32** | **791.92** | **649.29** | **81.99** |

(Details at page No.27)

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.09.2023**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Sep 2022** | **O/S as on March 2023** | **O/S as on Sep 2023** | **YoY Growth** | **YOY Growth %** | **YTD Growth** | **YTD%** |
| Agri Total | 1394.13 | 1680.51 | 1984.78 | 590.65 | 42.36 | 304.27 | 18.11 |
| MSME | 1564.54 | 1706.19 | 1858.81 | 294.27 | 18.81 | 152.62 | 8.94 |
| Other Priority Sector | 363.29 | 295.70 | 272.71 | -90.58 | -24.93 | -23.00 | -7.77 |
| **Total** | **3321.96** | **3682.40** | **4116.30** | **794.34** | **23.91** | **433.90** | **11.78** |

(Amt.Rs. in Crores)

1) The PSL has increased from Rs. 3682.40 crores in March 2023 to Rs. 4116.30 crores as on September 2023.

2) The Priority Sector Advances as on September 2023, is Rs.4116.30 Crores, which stands at 39.38 % of total advances of Rs.10452.86 Crores. **(RBI benchmark: 40%)**

3) The Priority sector Agricultural Advances of Rs.1984.78 Cr. as on September 2023 stands at 18.99% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 30.09.2023:**

(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 | 15215 | 99.96 |

(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 30.09.2023 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 30.09.2023** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 1885 | 5.77 | 2277 | 5.86 | 630 | 2.78 | 6928 | 23.33 |
| **Kishore** | 1347 | 22.08 | 3828 | 73.24 | 1333 | 24.44 | 12949 | 203.59 |
| **Tarun** | 772 | 39.71 | 710 | 54.10 | 476 | 29.66 | 2906 | 182.36 |
| **Total** | **4004** | **67.57** | **6815** | **133.21** | **2439** | **56.89** | **22783** | **409.29** |

(Details at pages 58 to 61)

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

**DDUSY Report Bank wise as on 31.10.2023**

(Amt.Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | | **Pending**  **No.** |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 9 | 1.22 |  |  |  | 0 |
| 2 | Bank of India | 5 | 0.36 |  |  |  | 3 |
| 3 | Bank of Maharastra | 2 | 0.19 |  |  |  |  |
| 4 | Canara Bank | 23 | 2.49 |  |  |  | 0 |
| 5 | Central Bank of India | 24 | 3.01 |  |  |  | 1 |
| 6 | Indian Bank | 9 | 1.23 |  |  |  | 1 |
| 7 | IDBI | 2 | 0.12 |  |  |  |  |
| 8 | Indian Overseas Bank | 3 | 0.23 |  |  |  |  |
| 9 | Punjab National Bank | 6 | 0.50 |  |  |  | 1 |
| 10 | Punjab & Sind Bank | 4 | 0.42 |  |  |  |  |
| 11 | State Bank of India | 666 | 73.27 |  |  |  | 26 |
| 12 | APRB | 10 | 0.92 |  |  |  | 9 |
| 13 | Axis Bank | 1 | 0.02 |  |  |  | 4 |
| 14 | HDFC Bank |  |  |  |  |  | **3** |
| **Total** | | **764** | **84.04** | **110.00** | **0** | **0** | **48** |

**(**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 30.09.2023):**

(Amt. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amt.** | **NPA%** |
| 334 | 189 | 156 | 19.42 | 951 | 55.66 | 322 | 10.83 | 19.46 |

(Details at Page No.66)

**AGENDA- 5**

**(a) FINANCIAL INCLUSION-**

Department of Financial Services, Ministry of Finance, Govt. of India, is in the process of identifying Blocks where there is no Bank Branches as per JDD portal. Banks will be advised to open Branches at such places.

**(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 |

**AGENDA- 6**

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

**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** |
| 6526 | 98.61 | 47 | 1.19 | 19 | 0.41 | 6554 | 100.22 |

**AGENDA-7**

**RSETI**

There is only one RSETI in the State sponsored by APRB. The performance of RSETI as on 30.09.2023 is as under:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Location** | **Year** | **Annual Training Target** | **Training Actual as on date** | **Credit Linkage** | **Settlement rate%** |
| Yupia | 2016-17 | 450 | 485 | 341 | 70.30% |
| 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 | 147 | 35 | 24.40 |

**AGENDA-8**

**SERVICE AREA**

The Service area of Banks in the districts allotted to respective Banks are placed for approval by the House. The list is placed as a separate booklet.

**AGENDA -9**

Since the population of Namsai as per Census 2011 is 95950, we propose that the proposed revised target be approved by the House so that we may advise DFS accordingly.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl No.** | **Scheme** | **Target fixed by DFS** | **Achievement as on 30.09.2023** | **Proposed target** |
| 1 | CASA | 129755 | 97361 | 98000 |
| 2 | PMJJBY | 9775 | 10567 | 9775 |
| 3 | PMSBY | 30303 | 19674 | 20000 |
| 4 | APY | 2886 | 3324 | 2886 |
| 5 | PMJDY | 30804 | 28373 | 28500 |

**AGENDA-10**

Any other item, with the permission of the chair.