



Government of Arunachal Pradesh
Finance, Planning & Investment Department
Economic Affairs Branch: Finance Division
A.P. Civil Secretariat: Itanagar



FileNo.16-16/2/2021-EA-FPID

Dated Itanagar, the 11th June 2025.

To,

The Regional Manager & Convener SLBC (Local)
State Bank of India, Lead Bank Office,
Arunachal Pradesh,
Itanagar-791111.

Sub:- **Forwarding of the Approved Minutes of the State Level Bankers' Committee(SLBC) Meeting for the Quarter ended March 2025 held on 04.06.2025.**

Sir,

With reference to your letter No.LDM/ITA/2025-26/246 dated 08.07.2025, I am directed to inform you that the Competent Authority has approved the draft Minutes of the State Level Bankers' Committee (SLBC) Meeting for the Quarter ended March 2025 held at D.K. State Convention Centre, Itanagar on 04.06.2025.

Therefore, the draft Minutes of the SLBC meeting may please be faired and issued to all concerned Govt. Departments, Banks and other stakeholders for initiating necessary actions.

This is issued with the approval of Competent Authority.

Yours Sincerely,

Encl: As stated above.

Digitally signed by
Sangey Dakpa
Date: 11-07-2025

13:47:51
(Sangey Dakpa)

Under Secretary (EA)
Govt. of Arunachal Pradesh
Itanagar

Copy for information to:-

1. The US to the Ld. Chief Secretary, Govt. of Arunachal Pradesh, Itanagar
2. The PS to the Commissioner (Finance), Govt. of Arunachal Pradesh, Itanagar.
3. Office copy.

MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED MARCH 2025 HELD ON 04.06.2025.

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the combined Quarter ended March 2025 was held on 04.06.2025 under the Chairmanship of Shri Manish Kumar Gupta, Chief Secretary, Govt. of Arunachal Pradesh and Co-Chairmanship of Shri Amit Kumar, Deputy General Manager B&O, State Bank of India, Administrative Office, Dibrugarh at the Dorjee Khandu State Convention Centre, Itanagar, Arunachal Pradesh.

The following dignitaries also participated in the meeting: -

- (1) Smt. Y W Ringu, IAS, Commissioner, Finance, Govt. of Arunachal Pradesh
- (2) Smt. Mamum Tayeng, IAS, Commissioner, Textiles, Govt. of Arunachal Pradesh
- (3) Sri. Audesh Kumar Singh, Secretary, Land Management, Govt. of Arunachal Pradesh
- (4) Sri. Teye Kaye, Secretary, Fisheries, Govt. of Arunachal Pradesh
- (5) Dr. Sonal Swaroop, IAS, Secretary, RD & PR, Govt. of Arunachal Pradesh
- (6) Miss. Bullo Mummo, IAS, Secretary, Industries
- (7) Sri. Samuel Chankija, IAS, Secretary, Agriculture
- (8) Shri Damodar Mishra, General Manager, NABARD, Itanagar
- (9) Shri Abhijit Majumdar, General Manager, RBI Itanagar

The meeting started with a welcome speech by Shri Amit Kumar, Dy. General Manager, Administrative Office, State Bank of India, Dibrugarh. Shri Kumar welcomed the Chief Secretary, Government of Arunachal Pradesh, dignitaries of the State Govt. and dignitaries from RBI, NABARD and all officials of Banks operating in the State. Some of his observations are as under:

- 1) Deposit and Advances of the state has improved significantly in FY 2024-25 over FY 2023-24. Deposits have a YOY growth of 12.38% and Advances have a YOY growth of 16.36%.
- 2) Although the CD ratio has improved but 11 Banks have CD ratio of less than 30%. In the state 08 Districts have CD ratio of less than 30%.
- 3) The Overall ACP target has been achieved by the state during the FY 2024-25 but segment targets of Agriculture and Other Priority Sectors were not achieved.
- 4) ACP Target of the State is achieved but Sector wise Target of Agri. & Other Priority Sector is yet to be achieved.
- 5) 4 New banks branches were opened in the state in Seppa (Canara Bank), Tezu (Canara Bank), Roing (Canara Bank) and Basar (HDFC Bank).

Shri Manish Kumar Gupta, Chief Secretary, Govt. Of Arunachal Pradesh in his opening speech stressed on the fact that Banks plays an important role in the development of the State. He stated that to make Vikshit Arunachal Pradesh, both Banks and Departments have to coordinate and move the state forward. His observations are:

1) Appreciated the fact that in various parameters, the Banks have improved in the FY 2024-25. But also requested the Banks for improvement in key parameters like CD Ratio and enrolments in Social Security Schemes.

2) Regarding the Performance of Matrix, he advised that Banks which have scored less than 20% marks should come up with action plan.

3) It was observed that Few Banks are absent and some banks are represented by Junior Level Officers even after directives given by SLBC. DO Letter to be given to Head Offices of Banks who are either absent or not represented by Senior Officials by Finance Department. **(Action point: Finance Department and SLBC)**

This was followed by presentation of Agenda items by Shri Rakesh Kumar, Regional Manager, State Bank of India, Regional Business Office, Itanagar.

The minutes of the previous SLBC meeting dated 13.11.2024 were confirmed by the House. Further, the Action Taken Report was put up for discussion and observations were made as under:

AGENDA 1: ATR

a) Banks will dispose off all the pending DDUSY loan applications by 20.06.2025. (Action point: All concerned Banks)

b) Banks to submit data of Inoperative Accounts and Unclaimed Deposit to SLBC. Banks will submit the data by 20/06/2025 to SLBC. **(Action point: All Banks)**

c) The status on opening of Bank branches was reviewed and found to be as under:

District	Branch	Bank	Remarks
Pakke Kessang	Lemmi	PNB	Branch will be opened by September 2025
Pakke Kessang	Lemmi	SBI	Bank will complete Inspection and Feasibility Test for Branch Opening of PNB Lemmi
Changlang	Udaipur Bl. I to IV	CBI	CBI to personally met DC and arrange for Pacca Building. Bank may look for Private Building for opening of Branch
Kra Daadi	Tali	APRB	Bank to be opened by September 2025
Kurung Kumey	Sangram	SBI	Bank to be opened by September 2025

(Action point: Concerned Banks)

Agenda 2. CD ratio:

i) There is increase in CD ratio from 38.60% as on 31.03.2024 to 39.97% as on 31.03.2025. YOY Growth in deposit is 12.38% whereas, YOY growth in Advances is 16.36%. 11 No of Banks have CD Ratio Less than 30%.

ii) INDUSIND, BANDHAN BANK & YES BANK have CD ratio less than 20%. Finance Department to initiate process to withdraw Govt. Deposits from these three Banks. Further Union Bank informed that Banks CD ratio has improved to 33% in May 2025. CD Ratio of Union Bank will be monitored in Next SLBC Meeting and appropriate action to be taken accordingly.

(Action points: All concerned Banks & Finance Department).

iii) HDFC, PSB, CBI, BOM, ICICI, BOB and NESFB have CD ratio less than 30%. These banks are kept in caution list and advised to improve their CD ratio by June 2025.

(Action points: All concerned Banks).

Agenda 3

a) ACP Achievement in Agriculture Sector is only 83.56% and other Priority Sector is 51.24%

b) There is a decrease in growth of More than Rs. 54.17 Crores (YOY) in Other Priority Sector. It has been found that PNB has reported Housing Loan of Rs. 54.64 crores in March 2024, but in March 2025 the Housing Loan figure was only 2.29 crores. PNB to come up with an explanation regarding this matter in next SLBC Meeting. **(Action points: PNB)**

c) ATMA NIRBHAR Proposals of FY 2024-25 to be completed on priority. LDMs to report sanction details to District Officials on monthly basis. Further there are cases where Customers are closing Loans after availing ATMA NIRBHAR Subsidy. Both Departments and Banks to look into the issue and take appropriate measures as per SOP of ATMA NIRBHAR Schemes **(Action point: LDMs, Departments and All concerned Banks).**

Agenda 4

a) Banks have sanctioned 609 DDUSY Loans. The Remaining 37 Pending DDUSY Loans to be cleared by 20/06/2025. **(Action point: All concerned Banks).**

Agenda 5.

a) There has been improvement in enrolments under PMJJBY, PMSBY and APY during the March quarter. Targets both Districtwide and Bank wise for FY 2025-26 was tabled in the SLBC Meeting and approved. Banks to make wider publicity of these Social Security Schemes so that the targets can be achieved.

Agenda No.6

The Performance of the 2 RSETIs in the state has improved in March Quarter. Both RSETI Yupia & RSETI Pasighat are advised to forward Loan applications directly to the Banks after completion of training by the Applicants. **(Action point: RSETI)**

Agenda No.7

a) There is no Govt. Approved Circle Rates to determine the Value of land by banks. Land Management Department is advised to notify Circle rates after completion of the due process. Further Land Management Department will circulate the Land valuation rates as per the Land Acquisition manual for the time being and the same rates maybe be considered by banks till New Circle Rates are notified by Land Management Department. **(Action point: Land Management Department)**

b) Rationalization of Stamp Duty in case of loan Agreements was discussed. Land Management department will look into the matter. SLBC advised to submit a proposal to Land Management in this matter. **(Action point: Land Management Department and SLBC)**

Agenda No.8

a) The Annual Credit Plan (ACP) for the FY 2025-26 was tabled and approved in the meeting.

(Amt. in Lacs)

Sl. No.	Sector	ACP Target for FY 2025-26		ACP Target for FY 2024-25	
		No.	Amt.	No.	Amt.
1	Agriculture	28190	49087.44	26503	38190.04
2	MSME	40180	111489.20	28559	71182.52
3	Other Priority Sector	4336	8412.44	4414	6912.95
	Total Priority Sector	72706	168989.08	59476	116285.51
1	Non Priority Sector	58989	425200.00	39449	350682.08

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

(Amt. in Lacs)

Sl. No.	District	Target for 2025-26	Target for 2024-25
1	Lower Subansiri	210.00	200.00
2	East Siang	210.00	200.00
3	Namsai	320.00	300.00

c) The Targets under PMMY, NULM, PMJDY, PMJJBY, PMSBY have been approved by the appropriate Sub-Committees of the SLBC and tabled in the house. The same was approved in the meeting.

Agenda No.9

Opening of 06 Nos of New Branches are tabled and approved. The details are as follows:

Sl No	Location	District	Allocated Bank
1.	Likabali	Lower Siang	Canara Bank
2.	Monigong	Shi Yomi	Canara Bank
3	Anini	Dibang Valley	ICICI
4	Yangte	Kra Daadi	HDFC
5	Walong	Anjaw	SBI
6	Kibithu	Anjaw	CBI

(Action point: All Concerned banks)

Agenda No.10 (Presentation of Government Departments)

1. Agriculture/Horticulture/Fisheries/Animal Husbandry:

- a) The pendency position of ATMA NIRBHAR Loans was presented in the house. Banks were advised to provide loans in sync with the Crop Cycle so that farmers are benefitted.

2. ArSLM:

- a) ArSLM presented the position of Pendency in regard to Opening of SHG Accounts and SHG Loans. Other issues related to problem in opening SHG accounts were also discussed. Department will provide the names and other details to SLBC so that the pendency in SHG account opening and Loan Sanction is resolved.
(Action point: All Concerned Banks and AsRLM)

3. Industries and Skill Development:

- a) Secretary (Industries) made a presentation on PMFME Scheme. She pointed out that delay in sanction of PMFME Proposals is a matter of concern. Further she added that Banks are rejecting proposals without proper reasons and justifications.
- b) Secretary (Industries) also presented the sanction/Disbursement/Rejection position of the PM Vishwakarma Scheme and PMEGP Schemes.

4. Land Management Department:

- a) Secretary (Land Management) made a presentation on the Frontier Highway Compensation Package. He informed the house that an amount of Rs. 1795.96 crores have been approved and Rs. 1601.76 Crores have been distributed to DCs of various districts for payment of compensation. The Department requested the Banks provide Financial Awareness to the beneficiaries so that the funds are properly utilised. He also informed that DCs have been directed to coordinate with banks in this matter.

Date 05.06.2025
Place: Itanagar

(Shri Manish Kumar Gupta, IAS)
Chief Secretary,
Govt. of Arunachal Pradesh

**LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR
THE QUARTER ENDED MARCH 2025 HELD ON 04.06.2025
VENUE: DORJEE KHANDU STATE CONVENTION CENTRE, ITANAGAR**

(A) RBI, NABARD, SIDBI etc:				
SL.NO	ORGANISATION	REPRESENTATIVE	DESIGNATION	MODE OF PARTICIPATION
1	RBI	SHRI ABHIJIT MAJUMDAR	GM, RBI	MEETING VENUE
2	NABARD	SHRI. DAMODAR MISHRA	GM, NABARD	
3	NABARD	SHRI.VARAPRASAD KUPPILI	AGM, NABARD	
4	RSETI	SHRI.BALBAN DEORY	APRB-RSETI, YUPIA(DIRECTOR)	
5	SIDBI	SHRI. TUMU VIJAY KUMAR	MANAGER	
6	RBI	SHRI. RANJANTAN KUMAR PASWAN	AGM ,RBI	
7	RBI	SHRI. VIVEK PATIDAR	RBI, ITANAGAR	
8	NETFI	SHRI. BHASKAR BHARALI	AGM	
(B) State & Central Govt. Officials:				
SL.NO	ORGANISATION	REPRESENTATIVE	DESIGNATION	MODE OF PARTICIPATION
1	STATE GOVT.	SHRI.MANISH KUMAR GUPTA, IAS	CHIEF SECRETARY	MEETING VENUE
2	STATE GOVT.	SMTI. YW RINGU, IAS	COMMISSIONER FINANCE	
3	STATE GOVT.	SMTI. MIMUM TAYENG, IAS	COMMISSIONER, TEXTILE	
4	STATE GOVT.	SHRI. AUDESH KR SINGH, IAS	SECRETARY, LAND MANAGEMENT	
5	STATE GOVT.	SHRI. TAYI KAYE, IAS	SECRETARY, FISHERIES	
6	STATE GOVT.	DR. SONAL SWAROOP, IAS	SECRETARY RD & PR	
7	STATE GOVT.	MISS. BULLO MAMU, IRS	SECRETARY, INDUSTRIES	
8	STATE GOVT.	SHRI. SAMUEL CHANKIJA, IFS	SECRETARY, AGRICULTURE	
9	STATE GOVT.	DR. BADAL BISWAKARMA	DEPTT. OF AHV	
10	STATE GOVT.	NYINGANG PUSSANG	DDF , FISHERIES	
11	STATE GOVT.	GOLI ANGU	DIRECTOR, INDUSTRIES	
12	STATE GOVT.	SANGEETA YIRANG	ArSRM CEO	
13	STATE GOVT.	RAVI SHARMA	NULM	
14	STATE GOVT.	SATISH KUMAR	ASST.DIRECTOR MSME	
15	STATE GOVT.	PALLAB DEY	DIRECTOR PLANNING	
16	STATE GOVT.	TOBOM BAM	JOINT DIRECTOR, HORTICULTURE	
17	STATE GOVT.	TARAM TAGGU	KVIB	
18	STATE GOVT.	P.K NATH	KVIC	
19	STATE GOVT.	KARYOM DOJI	DIRECTOR. HORTICULTURE	
20	STATE GOVT.	NITUM RIBA	DAO, AGRICULTURE	
21	STATE GOVT.	TECHI TAMAR	AGRICULTURE	
22	STATE GOVT.	DAGMO RIBA	DY.DIRECTOR SERECULTURE	
23	STATE GOVT.	OPUNG JAMOH DAI	ASST. DIRECTOR SERECULTURE	
24	STATE GOVT.	MICHING NALLEY	FIN.EA BR, A.P	
25	STATE GOVT.	SANGE DAKPA	FINANCE	
26	STATE GOVT.	HALI TAJO	ADF, FISHERIES	

27	STATE GOVT.	OBUR MESSAR	HDO, HORTICULTURE	
28	STATE GOVT.	PUMEK RONYA	DLRSO,DLM OFFI9CE	
29	STATE GOVT.	BAMANG ACHUNG	PM,FPE,ArSRLM	
30	STATE GOVT.	BENJAMIN CHAUDHARY	UNNATI,DEPT. INDUSTRY	
31	STATE GOVT.	DIKSHANANDA BOM	PM. VISHWAKARMA,INDUSTRY	
32	STATE GOVT.	AVINASH KUMAR	PMFME	
33	STATE GOVT.	N. PERTIN	TEXTILE AND HANDICRAFT	
34	ORGANISATION	LINDUM RANA	PRESIDENT,MSIDA	
35	ORGANISATION	AJAY AKYA	ASSOCIATION ,LIFPL FINANCE	
36	ORGANISATION	LIKHA TACHO	CMD LIFPL	
(C)	Banker's			
SL.NO	ORGANISATION	REPRESENTATIVE	DESIGNATION	MODE OF PARTICIPATION
1	NESFB	TANA INDRA	ZONAL MANAGER	
2	NESFB	JADUMANI DEKA	ZONAL HEAD	
3	INDUSIND BANK	TECHI MALA	BM , ITA	
4	APRB	KHAGESWAR TAW	GM, APRB	
5	APSCAB	TABA OYA	GM, APEX BANK	
6	PNB	SUMAN GHOSH	CM, DIBRUGHAR, PNB	
7	BOB	ANAND SAGAR	CM, NAHARLAGUN,BOB	
8	BOB	LR THARA TLAU	CHIEF MANAGER,BOB	
9	CANARA	VIKASH CHANDRA VERMA	CM, CANARA BANK	
10	INDIAN	AICHUK TRIPURA	CM, INDIAN BANK ITANAGAR	
11	BOM	VAIBHAV KAVE	BOM, DGM	
12	BOI	TAKHE YAKANG	BM, BOI ITANAGAR	
13	UCO	SUBODHVEER DAS	CM, UCO	
14	UNION	SANTOSH DUTTA	SM,BM,UNION BANK ITANAGAR	
15	CBI	K.B DAS	CM,CBI	
16	ICICI	MANASH NEOG	BM ZIRO POINT ITA	
17	ICICI	MANOJ SHARMA	BM,ICICI BANK	
18	FEDERAL	ABHISEK KUMAR	BM, FEDERAL	
19	PSB	N KHONGSAI	BM,PSB	
20	BANDHAN	RAHUL SINGH	MANAGER	
21	AXIS	BIKASH MAZUMDAR	BM, ITA	
22	IOB	SUSHIL KUMAR	BM, IOB	
23	IDBI	TEMBO LEGO	MANAGER, IDBI BANK	
24	HDFC	KALLOL PRATIM NATH	CLUSTER HEAD ,HDFC	
25	AXIS	TOKO TADA	BM	
26	HDFC	ANSHUMAN BARTHAKUR	AREA HEAD,HDFC BANK	
27	HDFC	MUNISH DUTTA	BM,HDFC BANK	
28	BOM	NABARUN DEY	MANAGER	
29	IOB	SUSHIL KUMAR	MANAGER	
30	SBI	AMIT KUMAR	DGM (B&O),SBI	
31	SBI	AMIT RANJAN	DGM, SLBC, LHO GHY	
32	SBI	RAKESH KUMAR	AGM,RBO ITANAGAR	

MEETING VENUE

33	SBI	BIKRAM BARUAH	SLBC, COORDINATOR ITANAGAR
34	SBI	PRADIP DAS	LDM ,PAPUMPARE
35	SBI	PUTUL BASUMATARY	LDM EAST SIANG
36	SBI	TOPE KARGA	LBO SR.ASSTT.
37	SBI	GAURAV SINGH	LDM, KRADADI, KK