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



Dated Itanagar the 25th May, 2023

To

The Regional Manager & Convenor SLBC,
Lead Bank, State Bank of India,
Itanagar - 791111

Sub: Forwarding of Approved Minutes of Special State Level Bankers' Committee Meeting with Special focus on financial inclusion for the State of Arunachal Pradesh for the Quarter ended December 2022 held on 12/04/2023.

Ref : Your letter No.LB/ITA/2023-24/44 dated 15/05/2023

Sir,

Please find enclosed herewith the approved copy of the Minutes of State Level Bankers' Committee (SLBC) Meeting for the State of Arunachal Pradesh held on 12/04/2023 at 11.00 AM under the Chairmanship of Shri Sandeep Kumar IAS, Principal Secretary, Agriculture Production, Govt. of Arunachal Pradesh, Itanagar.

Therefore, you are requested to take necessary action for issuing the minutes of the meeting to all concerned under intimation to the Finance Department, Govt. of Arunachal Pradesh.

Enclosed : As stated above.

Yours sincerely,

Signed by

Tapi Loma

Date: 25-05-2023 15:07:27

Under Secretary, Finance (EA),
Govt. of Arunachal Pradesh,
Itanagar.



MINUTES OF THE SPECIAL STATE LEVEL BANKERS' COMMITTEE MEETING WITH SPECIAL FOCUS ON FINANCIAL INCLUSION FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2022 HELD ON 12.04.2023.

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarter ended December 2022 was held on 12.04.2023 under the Chairmanship of Shri Sandeep Kumar IAS, Principal Secretary, Agriculture Production, Govt. of Arunachal Pradesh and Co-Chairmanship of Shri Aftab Ahmad Mallick, Dy. General Manager, 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) Shri Bidol Tayeng, IAS Commissioner, Agriculture, Govt. of Arunachal Pradesh
- (2) Shri Amarnath Talwade, IAS, Secretary RD&PR, Govt. of Arunachal Pradesh
- (3) Shri Surender Singh, Dy. Secretary, DFS, Ministry of Finance, Govt. of India
- (4) Shri Khai Siamlal Guite, Dy. General Manager, NABARD, Itanagar
- (5) Shri Pranab Pegu, AGM, RBI, Guwahati

The meeting started with a welcome speech by Shri Aftab Ahmad Mallick, Dy. General Manager, B&O, State Bank of India, Administrative Office, Dibrugarh. While welcoming the Principal Secretary, all the Secretaries and dignitaries of the State Govt. and dignitaries from DFS, RBI, NABARD and all officials of Banks operating in the State, Shri Mallick briefly highlighted the achievements of the Banks in the State in terms of growth in deposits and Advances as well as achievements under specific Schemes of DDUSY, Street vendors, Atma Nirbhar Schemes of the Govt. of Arunachal Pradesh under Agriculture and Horticulture. He also observed that some Banks were not appropriately represented with Officials of adequate seniority despite the strict instruction given by the Chief Secretary during the SLBC meeting held on 15.12.2023.

Shri Sandeep Kumar, IAS, Principal Secretary, Agriculture Production, Govt. of Arunachal Pradesh in his opening remarks observed that

1. Next SLBC meeting for the month of March 2023 should be held by 15th of June 2023.

(Action point: SLBC)

2. Apart from presenting data as usual numerically, graphic and visually appealing representation would enhance value of the achievement made by the Banks.

(Action point: SLBC)

3. Banks who are under performing and are pulling down the overall performance should be identified and their performance should be scrutinized thoroughly.

(Action point: SLBC)

4. The extent of Digital Financial Literacy penetration should be measured in quantifiable terms and impact analysed to enhance Financial Inclusion.

(Action point: SLBC & Banks)

5. Taking the advantage of low population in the State, we should work on saturation in all the Schemes which are being implemented in the State.

(Action point: Concerned Govt. Depts. & Banks).

6. Banks should ensure that timely credit is available to the borrowers.

(Action point: Banks)

7. Details of money supply by the Reserve Bank of India to the Banks in the State during the last 5 years should be provided to the Government of Arunachal Pradesh through SLBC to check the level of digital penetration.

(Action point: SLBC & RBI)

This was followed by presentation of Agenda items by Shri D.K Mahato, Regional Manager, State Bank of India, Regional Business Office, Itanagar.

The minutes of the previous SLBC meeting dated 15.12.2022 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) As per minutes of the SLBC meeting dated 15.12.2022-Member Banks/RBI/NABARD/ Co-operative banks should be represented in all future SLBC Meetings by Officials with appropriate seniority. However, it was observed that many Banks were not represented by Officials with appropriate seniority and were not in a position to submit suitable explanation when sought.

(Action point: SLBC & concerned Authority)

b) SHGs are facing difficulties in opening Bank Accounts in Tirap, Changlang and Longding districts.

(Action point: Concerned Banks).

c) A separate report on performance by Banks on the Atma Nirbhar Schemes of ANBY, ANKY, ANPY, ANPPY and ANMPY should be presented.

(Action point: SLBC)

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

Sl No	Bank	Place	Target date	Remarks
i	Canara Bank	Chayangtajo	15.02.2022	Premises are not available. Matter taken up with DC, Seppa.
ii	PNB	Lemmi	15.01.2022	Unavailability of staff
iii	PNB	Dharmapur I-IV		PNB submitted that premises were not available and DC has confirmed as such.
iv	UCO	Thrizino	31.03.2023	Bank submitted that Branch would be opened by May 2023.
V	RBI RO	Itanagar	15.05.2023	RBI Regional Office at Itanagar to be opened by 15 th of May, as advised by AGM RBI.

(Action point: Concerned Banks)

e) A short presentation on how to improve the performance of banks should be made in all future meeting by member Banks on rotational basis.

(Action point: Govt. SLBC & Banks)

f) Banks are yet to receive Subsidy in respect of loans sanctioned and disbursed by the Banks under the PMFME. This was also one of the agenda items during the last SLBC meeting and no

improvement was observed. There was no representation from the Industries Dept. SLBC may take up with the Department. **(Action point: SLBC & Industries Department)**

Agenda 2. CD ratio:

a) It was pointed out that ICICI Bank was reporting Advances figure in districts where the Bank had no presence, which was highly irregular. **(Action point: ICICI Bank/RBI)**

b) Special DCC meeting should be held in districts where CD ratio is less than 40%. **(Action point: SLBC)**

Agenda 3

a) Banks have achieved 108.38% of the ACP 2022-23 by December 2022 by sanctioning an amount of Rs.649.01 crores as against the target of Rs.598.82 crores.

b) The priority sector lending in the State stands at Rs.3476.91 crores i.e. at 38.71%. The SLBC requested the Reserve Bank of India, to increase the priority sector limit in respect of Housing loans as many such loans sanctioned in the State are classified in the non-priority sector.

(Action point: SLBC & RBI)

Agenda 4

a) Banks have sanctioned 624 loans amounting to Rs.67.53 crores under the Deen dayal Upadhyay Swavalamban Yajana (DDUSY) since inception.

b) Axis Banks Seppa Branch has returned all 3 DDUSY applications without assigning any reason. Representative from Axis Bank was not aware of this. LDM, Seppa was advised to re-send the applications to AXIS Bank Seppa.

(Action point: LDM Seppa)

c) RBI observed that loan applications will be returned or rejected with valid reasons.

(Action point: All Banks)

Agenda 5.

a) This is a Special SLBC meeting with focus on Financial Inclusion under the National Strategy for Financial Inclusion (NSFI):2019-24 – Universal Access to Financial Services. A detailed was placed and thoroughly discussed.

b) Banks are advised to participate in the ongoing saturation of PMJJBY, PMSBY campaign for the period 01.04.2023 to 30.06.2023 by working together with the Gram Panchayat functionaries and District Administration.

(Action point: Concerned Govt. Authorities & All Banks)

c) The Principal Secretary advised SLBC to present report with reference to target and achievement.

(Action point: SLBC).

Agenda No.6

Report on Bakijai cases was discussed. An amount of Rs.0.28 crores in 27 accounts was recovered during the quarter under review. The Principal Secretary advised Banks to contact Dy. Commissioners regularly and follow up meticulously.

(Action point: Banks.)

Agenda No.7

Bank of Baroda was submitted that RSETI in Pasighat, East Slang district would be functional by 15.05.2023.

(Action point: BOB)

Agenda No.8

The Annual Credit Plan for the year 2023-24 was approved by the House as under:

Agriculture	Rs.184.61 crores
MSME	:Rs.561.87 crores
Other Priority sector	Rs.45.45 crores
Total Priority sector	:Rs.791.93 crores
Non- priority sector	:RS.3049.41 crores.

Agenda No. 10.

a) Allotment of Service area may be reviewed and put up for approval in the next SLBC meeting.

(Action point: SLBC)

b) Cropping season for the State may be approved by a technical appropriate Committee of NABARD and Govt. of Arunachal Pradesh.

(Action point: NANARD & Concerned Govt. Dept.)

c) NABARD was requested to take up with Insurance Company for coverage of Allied Activities insurance in the State.

(Action point: NABARD)

d) NABARD was requested to monitor and table the performances of FPOs in the State in the next SLBC meeting.

(Action point: NABARD)

d) Issues pertaining to renewal as well as issuance of fresh Gun License in the State due to non-generation of UNI for license was highlighted and discussed.

e) Areas with mobile connectivity for bandwidth issue to be highlighted so that appropriate action can be taken by the concerned Authority.

(Action point: BSNL)

The meeting ended with vote of Thanks by Shri Bikas Ray, Asst. General Manager, SLBC, Guwahati.

Date 12.04.2023
Place: Itanagar

(Shri Sandeep Kumar, IAS)
Principal Secretary,
Agriculture Production
Govt. of Arunachal Pradesh

**LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR
THE QUARTER ENDED DECEMBER 2022 HELD ON 1204.2023
VENUE: DORJEE KHANDU STATE CONVENTION CENTRE, ITANAGAR**

(A) RBI, NABARD, SIDBI etc.:

Sl No.	Organisation	Representative	Designation	Mode of participation
1	DFS	Shri Surender Singh	Dy. Secy.	Meeting venue
2	RBI	Shri Pranab Pegu	Asst. General Manager	Meeting venue
3	NABARD	Shri Kham Siamlal Guite	Dy. General Manager	Meeting venue
4	KVIC	Shri AChetan Singh	Asst. Director	Meeting venue
5	NABARD	Shri Tapan Dutta	Asst. General Manager, NABARD	Meeting venue
6	KVIB	Shri Taram Tagga		Meeting venue
7	NEDFI	Shri Brojen Talukdar	Jr. Executive Officer	Meeting venue

(B) State & Central Govt. Officials:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	State Govt.	Shri Sandeep Kumar, IAS	Principal Secretary, Agriculture Production	Meeting venue
2	State Govt.	Shri Bidol Tayeng, IAS	Commissioner, Agriculture	Meeting venue
3	State Govt.	Shri Amarnath Talwade, IAS	Secy. RD & PR	Meeting venue
4	State Govt.	Shri Takhe Kani	Dy. Secretary	Meeting venue
5	State Govt.	Shri D. Nyorak	Research Officer	Meeting Venue
6	State Govt.	Shri Kago Dui	SRA	Meeting venue
7	State Govt.	Shri Tapi Loma	Officer in CS Office	Meeting Venue
8	State Govt.	Dr. R. Lama	Director (AHV)	Meeting venue

9	State Govt.	Shri Tage Tatung	Director, Horticulture	Meeting venue
10	State Govt.	Shri Akepi Leggi	Dy. Director, Planning	Meeting venue
11	State Govt.	Shri Taru Talo	Director of Industries	Meeting venue
12	ArSRLM	Shri Hillang Tasap	State Mission Manager	Meeting venue
13	ArSRLM	Ms Kago Yami	ArSRLM	Meeting venue
14	BSNL	Shri Hibu Dindo	Asst. General Manager	Meeting venue
15	State Govt.	Shri J. Taba	Director, Fisheries	Meeting venue
16	State Govt.	Dr. D. Tayeng	Director AH & Vety.	Meeting venue
17	State Govt.	Shri Anong Lego	Director Agriculture	Meeting venue
18	State Govt.	Shri Hali Tajo	Asst. Director, Fisheries	Meeting venue
19	State Govt.	Dr. Badal Biswakarma	DIO, AH & DD	Meeting venue
20	State Govt.	Shri Karluk Ronya	Director Trasuries & Accounts	Meeting venue

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	APSCAB	Shri Taba Oya	MD, APSCAB	Meeting venue
2	APRB	Shri Shri Deepak Kumar Gupta	General Manager	Meeting venue
3	BOI	Smt. Manashi Saikia	Sr. Branch Manager	Meeting venue
4	AXIS Bank	Shri Iswar Chhetry	Cluster Head	Meeting venue
5	AXIS Bank	Shri Bikash Mazumdar	Branch Head	Meeting venue
6	HDFC	Shri KP Nath	Cluster Head	Meeting venue
7	HDFC	Shri Munish Datta	BM, Itanagar	Meeting venue
8	ICICI Bank	Shri Surjit Dey	Branch Manager Itanagar	Meeting venue
8	ICICI Bank	Shri Angshuman Boral	Chief Manager & RH	Meeting venue
9	Canara Bank	Shri Abhishek Kumar	Chief Manager, Itanagar	Meeting venue
10	Canara	Shri Chandan Kumar Choudhary	Regional Manager	Meeting venue
11	Bandhan Bank	Shri Maradona Marak	Branch Manager	Meeting venue
12	INDUSIND	Smt. Tech Mala	Branch. Manager	Meeting venue
13	BOB	Shri Bimal Kumar	Chief Manager	Meeting venue
14	INDIAN	Shri Nako Nobin		Meeting venue
15	PNB	Shri PaulHongkunh	Dy. Circle Head	Meeting venue
16	PNB	Shri Bipin Kumar	Chief Manager	Meeting venue
16	Union Bank	Shri Tech Hapung	BM	Meeting venue
17	YES	Shri Purusottam Gogoi	BM	Meeting venue
18	YES Bank	Shri Chandan Singh		Meeting venue
19	UCO	Shri Prashant Singh	CM, Itanagar Br	Meeting venue
20	BOI	Smt. Manashi	BM Itanagar	Meeting venue
21	IDBI	Shri R. Tari	BM, Naharlagun	Meeting venue
22	IOB	Shri Basumatary	BM Naharlagun	Meeting venue
23	P&SB	Shri P Singsit	BM, Itanagar	Meeting venue
24	NESFB	Shri Liki Loya	ABM, Itanagar	Meeting venue
25	Bandhan Bank	Shri Joydeep Chakraborty	Cluster Head	Meeting venue

D) Convenor Bank:				
Sl No.	Organisation	Representative	Designation	Mode of Participation
1	SBI	Shri Aftab Ahmad Mallick	DGM(B&O)	Meeting venue
2	SBI	Shri DK Mahato	RM, Itanagar	Meeting venue
3	SBI	Shri Bikas Ray	AGM (SLBC), LHO	Meeting venue
4	SBI	Shri Sanjeev Kumar Dev	RM, Tezpur	Meeting venue
5	SBI	Shri Susanta Chakraborty	RM Tinsukia	Meeting venue
6	SBI	Shri S. Ranjit Singh	LDM, Papumpare	Meeting venue
7	SBI	Shri Biru Lakra	CM, SLBC	Meeting venue
8	SBI	Shri Asha Purna Singh	LDM, Dibang Valley & Lower Dibang Valley	Meeting venue
9	SBI	Shri Utpal Wailong	LDM, Uper Siang	Meeting venue
10	SBI	Shri Putul Basumatary	LDM, Siang & East Siang	Meeting venue
11	SBI	Shri A.K Choudhury	LDM, Lower Subansiri, Upper Subansiri, Kamle,	Meeting venue
12	SBI	Shri Lakhi Nath Nara	LDM Kradadi, Kurung Kumey	Meeting venue
13	SBI	Shri Tope Karga	Sr. Asst., SLBC, Itanagar	Meeting venue
14	SBI	Shri JP Das	LDM	Meeting venue
15	SBI	Shri Ramesh Basumatary	LDM	Meeting venue
16	SBI	Shri Ranjan Kalita	LDM	Meeting venue
17	SBI	Shri Janardan Saikia	Dy. Manager	Meeting venue
18	SBI	Shri Subhrangsu Dey	LDM	Meeting venue