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GOVERNMENT OF ARUNACHAL PRADESH  
FINANCE, PLANNING & INVESTMENT DEPARTMENT  
ECONOMIC AFFAIRS BRANCH  
A.P CIVIL SECRETARIAT  
ITANAGAR.

Dated Itanagar, the 30th January 2024

To,

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

Sub:- Forwarding of approved Minutes of State Level Banker's  
Committee (SLBC) Meeting for the Quarter ended June 2023  
& September 2023 held on 21.11.2023 at the Dorjee  
Khandu State Convention Centre, Itanagar.

Sir,

Please find enclosed herewith the approved copy of the Minutes of State Level Bankers' Committee (SLBC) Meeting for the quarter ended June 2023 & September 2023 held on 21.11.2023 under the Chairmanship of Shri Dharmendra, IAS, Chief Secretary, Govt. of Arunachal Pradesh with under mentioned corrections.

Participating officials as per the list (B) State & Central Govt. Officials Sl. No. 9 & 10 namely; (i) Shri Kishi Potom, SRA has been shown as Kishi potum and (ii) address of the Shri Tapi Loma, Under Secretary (Finance-EA) has shown as Officer in Chief Secretary Office.

Errors as pointed above may be rectified and fair minutes of meeting issued to all concerned with intimation to the Finance Department, Govt. of Arunachal Pradesh, Itanagar.

This is issued with the approval of Competent Authority.

Enclosed:- As above.

Yours Sincerely,

Signed by  
Takhe Kani

Date: 30-01-2024 13:06:09  
Deputy Secretary (Finance)  
Govt. of Arunachal Pradesh  
Itanagar.



SLBC



भारतीय स्टेट बैंक  
अग्रणी बैंक कार्यालय, वी. आई. पी. रोड  
बैंक तिनाली, ईटानगर, अरुणाचल प्रदेश-791 111

## State Bank of India

Lead Bank Office, VIP Road,  
Bank Tinali, Itanagar, Arunachal Pradesh-791111

(M)- 8295076395 / 9612040748

E-mail:leadbank.ita@sbi.co.in

Ref. No.:

Dated

No.LDM/ITA/2023-24/606

12.01.2024

The Chief Secretary  
Government of Arunachal Pradesh  
Civil Secretariat, Itanagar

Respected Sir,

**STATE LEVEL BANKERS' COMMITTEE MEETING**  
**FOR THE QUARTER ENDED JUNE 2023 & SEPTEMBER 2023**  
**HELD ON 21.11.2023**  
**DRAFT MINUTES- THEREOF**

We beg to forward herewith a draft of the minutes of the above State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the quarter ended June 2023 and September 2023 held on 21.11.2023 at the Dorjee Khandu State Convention Centre, Itanagar for your kind perusal and necessary approval/advice.

2. On receipt of your approval, we would share the minutes to all the concerned Govt. Departments, Banks and stakeholders for initiating appropriate actions to ensure implementation in all areas in terms of the minutes.

3. We have sent a soft copy of the same to cs-arunacahl@nic.in

Yours faithfully

(Vikal Sharma)  
Regional Manager & Convener SLBC

Copy to: 1. The Principal Secretary Finance, Govt. of Arunachal Pradesh for information and necessary action.

(Vikal Sharma)  
Regional Manager & Convener SLBC

U.O. No. 1113 Dated 12/01/24  
U.O. No. 1113 Dated 12/01/24  
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U.O. No. 1113 Dated 12/01/24

U.S. / P.A. / DM / 15/1/24

DS / P.A. / 15/1/2023

SANKAR / 15/1/24

**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE COMBINED QUARTERS ENDED JUNE 2023 AND SEPTEMBER 2023 HELD ON 21.11.2023.**

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the combined Quarter ended June 2023 and September 2023 was held on 21.11.2023 under the Chairmanship of Shri Dharmendra, IAS & Chief Secretary, Govt. of Arunachal Pradesh and Co-Chairmanship of Shri Amaresh Kumar Jha, General Manager, State Bank of India, Local Head Office, Guwahati 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 R K Sharma, IAS, Secretary Planning, Govt. of Arunachal Pradesh
- (4) Smt. Y W Ringu, IAS, Secretary Finance, Govt. of Arunachal Pradesh
- (5) Shri Hage Tari, IOFS, Secretary Industry, Govt. of Arunachal Pradesh
- (6) Smt. Koj Rinia, IFS, Secretary, Horticulture, Govt. of Arunachal Pradesh
- (7) Shri Hemantkumar Gadge, Deputy General Manager (SLBC)
- (8) Shri Aftab Ahmad Malik, Deputy General Manager (B&O), Dibrugarh

The meeting started with a welcome speech by Shri **Aftab Ahmad Mallick**, Dy. General Manager, Administrative Office, State Bank of India, Dibrugarh. While welcoming the Chief Secretary, all the Secretaries and dignitaries of the State Govt., dignitaries from RBI, NABARD, DFS 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, improvement in CD ratio, significant achievement of Annual Credit Plan for the FY 2023-24 under the priority sector. He also assured the House that Banks would implement the Chief Minister's flagship Schemes with more efficiency and promptness. This would enhance the performance of Banks ensuring sustainable economic growth in the State. Banks also look forward to guidance from the Government of Arunachal Pradesh in terms of State specific policies and availability of conducive favourable banking environment particularly in the remote and challenging parts of the State.

Shri Amaresh Kumar Jha, General Manager, NW-1, Local Head Office, State Bank of India, Guwahati in his key note address remarked that;

- 1) There is substantial presence of Banks in the State in terms of network of Branches, ATMs and also CSPs.
- 2) The ACP achievement made so far for the year 2023-24 is very encouraging.
- 3) Banks are participating in the Ghar Ghar KCC Abhiyan campaign for Saturation of PM Kisan beneficiaries. **(Action point: NABARD & All Banks)**
- 4) Banks also should participate in the on-going Vikshit Bharat Sankalp Yatra and submit reports. **(Action point: State Govt. & All Banks)**

Shri Dharmendra, IAS, Chief Secretary, Govt. of Arunachal Pradesh in his opening remarks observed that;

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. **(Action point: All Banks)**
2. There is skewed presence of Banking outlets in terms of Branches, ATMs and CSPs in the State. This should be corrected. **(Action point: All Banks)**
3. The timeline assured by the Banks for opening its Branches should strictly be adhered to, without any deviation. **(Action point: Concerned Banks)**
4. The infrastructure in the State has improved significantly and Banks should have no reason as to why Branches are not opened in rural and remote areas.
5. The services delivery of the CSPs should be monitored regularly. **(Action point: All Banks)**

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

The minutes of the March Quarter SLBC meeting dated 27.07.2023 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) Loan applications under the AtmaNirbhar Schemes are returned by some private sector Banks including AXIS Bank, HDFC and ICICI without assigning any valid reason.

AXIS Bank clarified that all the applications under the AtmaNirbhar Scheme would be sanctioned starting December 2023. **(Action point: AXIS Bank)**

HDFC Bank stated that applications were returned on account of distance factor of the applicants from the Branch in Lower Dibang Valley District. The Bank was advised the applications were forwarded to the Bank under the Lead Bank Scheme and in terms of

Service area Approach and they should take back the applications. **(Action point: HDFC Bank)**

ICICI Bank assured that the Bank would sanction the loan applications as required as per guidelines of the Scheme. **(Action point: ICICI Bank)**

All the Private sector Banks are advised to sanction loans under the AtmaNirbhar Scheme as per guidelines of the Scheme without any delay. **(Action point: Concerned Banks).**

b) Under DDUSY, 3 applications in East Kameng district and 1 application in Papumpare district are pending with AXIS Bank. The Bank assured that the applications would be sanctioned starting December 2023. **(Action point: AXIS Bank).**

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

District	Branch	Bank	Remarks
East Kameng	Chayangtajo	Canara	The Bank has submitted that building is available at Chayangtajo. The Branch would be opened very soon. In the meantime, the Bank was advised to open CSP.
Pakke Kessang	Lemmi	PNB	PNB has not submitted any response.
West Kameng	Thrizino	UCO Bank	The Branch was opened on 12.11.2023.
Siang	Boleng	SBI	There is issue of single connectivity.
Tawang	Lhao	SBI	Premise has been identified. There is issue of single connectivity.
Changlang	Dharmapur Bl. I to IV.	PNB	DC Changlang has confirmed unavailability of RCC building at the proposed place by DFS. PNB may open Branch in a place considered suitable by the District Administration. In the meantime, CSP may be opened at Dharmapur Bl. I to IV. PNB need not open Branch thereat. DFS may suitably be informed.
Shiyomi	Tato	SBI	Dual connectivity is not available at Tato
Pakke Kessang	Lemmi	SBI	Feasibility report has been completed. The Bank is in search of suitable premises.
Changlang	Udaipur Bl. I to IV	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.

**(Action point: Concerned Banks)**

d) Bank of Baroda submitted that RSETI was opened on 01.09.2023. SBI has opened two RACCs at Bomdila and Namsai. Now SBI has four Back-Office processing centres at Itanagar, Bomdila, Pasighat and Namsai.

e) 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. **(Action point: PNB & Secy. RD & PR).**

f) A SLBC Sub. Co. including Secy. Finance, Secy. Planning, and 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.

g) SLBC may write to DFS for special recruitment of staff for Public sector Banks in the State of Arunachal Pradesh. **(Action point: SLBC)**

h) SLBC may write to DFS for increasing the incentives provided to CSPs as a special case for the State of Arunachal Pradesh. **(Action point: SLBC)**

i) In the event of Private sector Banks not performing in Govt. sponsored Schemes; the matter may be taken up with the respective MDs/CEOs/RBI/DFS. **(Action point: SLBC)**

### **Agenda 2. CD ratio:**

a) CD ratio of the State has improved from 34.75% as on 31.03.2023 to 42.77% as on 30.09.2023.

b) However, it is well below the RBI benchmark of 60%.

### **Agenda 3**

a) Banks have achieved 81.99% of the ACP for the year 2023-24 by sanctioning an amount of Rs.649.29 crores as against the target of Rs.791.92 crores.

b) The achievement was mainly due to AtmaNirbhar Schemes of the Govt. of Arunachal Pradesh and DDUSY.

c) The priority sector lending in the State stands at Rs.4116.30 crores i.e. at 39.38%.

**(Action point: SLBC & RBI)**

### **Agenda 4**

a) Banks have sanctioned 2439 number of Mudra loans amounting to Rs.56.89 crores during 2023-24 as against a target of 7710 amounting to Rs.154.20 crores.

b) Banks have sanctioned 763 loans amounting to Rs.84.04 crores under the Deendayal Upadhyay Swavalamban Yojana (DDUSY) since inception. An amount of Rs.110.00 crores has been released as Subsidy. All the pending 48 applications should be disposed off immediately.

**(Action point: All concerned Banks).**

- c) Banks have sanctioned 189 number of loans under PMEGP during 2023-24 as against the target of 334. Out of these Arunachal Pradesh State Co-operative Apex Bank Ltd has sanctioned 57 applications.

**Agenda 5.**

- a) A report on blocks with no Bank branches was placed.  
b) A report on Jan Suraksha Scheme was placed,

**(Action point: Concerned Banks)**

**Agenda No.6**

Report on Bakijai cases was discussed. An amount of Rs.0.41 crores in 19 accounts was recovered during the quarter under review. The Chief Secretary advised Banks to contact Dy. Commissioners regularly and follow up meticulously. Banks are advised to submit granular data in this regard.

**(Action point: All Banks)**

**Agenda No.7**

RSETI, Yupia has achieved the training target of 147 against a target of 392 for the year 2023-24. The settlement rate is 24.40%.

**(Action point: RSETI & RESETI Sponsored Banks)**

**Agenda No.8**

The revised list of villages in the districts allotted to Banks under Service area Approach of the Lead Bank Scheme was placed in the meeting and was approved by the House.

**Agenda No.9**

For Namsai aspirational district, target was set by DFS taking into account the population of the undivided Lohit district (125000). It has been confirmed that the population of Namsai as per Census 2011 is 95950 only. Therefore, SLBC has reviewed the target and a revised target has been approved as under:

Sl No	Scheme	Existing target	Revised target	Achievement
1	CASA	129755	98000	
2	PMJDY	30804	28500	
3	PMJJBY	9775	9775	
4	PMSBY	30303	20000	
5	APY	2886	2886	

DFS may accordingly be advised.

### **Agenda No.10**

a) DGM (B&O) requested the Govt. of Arunachal Pradesh to review the stamp duty of registered mortgage of property in the State. **(Action point: Govt. of Arunachal Pradesh)**

b) Shri Amarnath Talwade, Secretary, RD & PR highlighted slow sanction of loans to SHGs in TLC area. **(Action point: Concerned Banks)**

c) Shri Bidol Tayeng, Commissioner Agriculture observed that;

1. Banks should speed up the sanction process of loans under the AtmaNirbhar Scheme.
2. Banks should share sanction copies of loans with the Department at the district level.
3. Agriculture being seasonal, timely sanction of loan is very important.
4. Some Banks are not disbursing loans as per guidelines of the Scheme. **(Action point: Concerned Banks).**

d) Smt. Koj Rinia, Secretary. Horticulture expressed the same observation.

e) Shri Hage Tari, Secretary Industry remarked that sanction of loans under PMFME should speed up.

f) SBI DGM (B&O) observed that a meeting of DIC Officials and LDMs should be arranged in the districts.

Shri KS Guite, DGM, NABARD in his speech mentioned that

1. There should be equitable sustainable growth.
2. Coverage of the unbanked villages for financial inclusion and vibrant villages has to be the main agenda of the Banks.
3. Even though, there has been significant improvement in CD ratio, we need to go beyond the achieving the ACP for the current FY year.
4. Ghar Ghar KCC Abhiyan campaign should be implemented for saturation and acknowledgement should be obtained from the PM Kisan beneficiaries if any of them do not wish to avail KCC loan.

The meeting concluded with a Vote of Thanks by Shri Hemantkumar Gadge, DGM, SLBC LHO, Guwahati with his remarks;

i) Banks would be implementing the PM Vishwakarma Scheme

ii) Banks would actively participate in the ongoing Vikshit Bharat Sankalp Yatra campaign.

Date 21.11.2023

Place: Itanagar

(Shri Dharmendra)  
IAS & Chief Secretary,  
Govt. of Arunachal Pradesh



**LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED JUNE 2023 & SEPTEMBER 2023 HELD ON 21.11.2023 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	Director.	Meeting venue
2	RBI	Shri Alok Ekka	Asst. General Manager	Meeting venue
3	RBI	Shri Raju Manpang	Manager	Meeting venue
4	NABARD	Shri Khai Siamlal Guite	Dy. General Manager	Meeting venue
5	KVIC	Shri Aman Deep	Director I/C	Meeting venue
6	NABARD	Shri Gulshan	Asst. Manager,	Meeting venue
7	KVIB	Shri Likha Tacho	Technical Consultant	Meeting venue
8	NEDFI	Shri Bhaskar Bharali	Jr. Executive Officer	Meeting venue
9	RSETI	Shri Balban Deory	Director	Meeting venue
10	SIDBI	Shri Albert L. Gangte	Manager	Meeting venue

**(B) State & Central Govt. Officials:**

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	State Govt.	Shri Dharmendra, IAS	Chief Secretary	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.	Smt. Y W Ringu, IAS	Secy. Finance	Meeting venue
5	State Govt.	Shri Hage Tari, IOFS	Secy. Industry	Meeting venue
6	State Govt.	Smt. Koj Rinia, IFS	Secy. Horticulture	Meeting venue
7	State Govt.	Shri R K Sharma, IAS	Secy. Planning	Meeting Venue
8	State Govt.	Shri Takhe Kani	Dy. Secretary	Meeting venue
9	State Govt.	Shri Kishi Potum	SRA	Meeting venue
10	State Govt.	Shri Tapi Loma	Officer in CS Office	Meeting Venue
11	State Govt.	Shri N. Lobsang	Director, Horticulture	Meeting venue
12	State Govt.	Smt. Obur Messar	HDO. Horticulture	Meeting venue
13	ArSRLM	Shri Bamin Ripa	State Mission Manager	Meeting venue
14	State Govt.	Shri Nitun Riba	DAO Agriculture	Meeting venue
15	State Govt.	Shri Moje Kamduk	ADO Agriculture	Meeting venue
16	State Govt.	Shri Karluk Ronya	Director Treasury & Accounts	Meeting venue

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	APSCAB	Shri BituKri	MD	Meeting Venue
2	APSCAB	Shri Taba Oya	General Manager	Meeting venue
3	APRB	Shri Paogin Haokip	Chairman	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 K P Nath	Cluster Head	Meeting venue
7	HDFC	Shri Munish Datta	BM, Itanagar	Meeting venue
8	ICICI Bank	Shri Manoj Sharma	Branch Manager Itanagar	Meeting venue
9	Canara Bank	Shri Thanzamuan	Chief Manager, Itanagar	Meeting venue
10	CBI	Shri Ashwani Bhardwaz	Branch Manager	Meeting venue
11	INDIAN	Shri Aichuk Tripura	Chief Manager	Meeting venue
12	PNB	Shri H. Pauzoulian	Chief Manager	Meeting venue
13	IOB	Shri Sushil Kumar	Chief Manager	Meeting venue
14	Union Bank	Shri Techi Hapung	BM	Meeting venue
15	YES	Shri Madhujya Borah	BM	Meeting venue
16	YES	Shri Chandrajit Kutum	BM	Meeting venue
17	BOM	Shri Ginsonmang Naular	Dy. BM	Meeting venue
18	UCO	Shri Subodh Kumar Dash	CM, Itanagar Br	Meeting venue
19	BOI	Shri Dayananda Moirangthem	Manager, ZO Guwahati	Meeting venue
20	IDBI	Shri R. Tari	BM, Naharlagun	Meeting venue
21	FED	Shri Anirban Chandra	BM	Meeting venue
22	P&SB	Shri P Singsit	BM, Itanagar	Meeting venue
23	NESFB	Shri Shahidul Islam	BM, Itanagar	Meeting venue
24	Bandhan Bank	Shri Rahul Singh	Cluster Head	Meeting venue
25	BOI	Shri SubhankarDey	Sr. Branch Manager	Meeting venue

**D) Convener Bank:**

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	SBI	Shri Amaresh Kumar Jha	GM, SBI, NW-1	Meeting venue
2	SBI	Shri Aftab Ahmad Mallick	DGM(B&O)	Meeting venue
3	SBI	Shri Hemantkumar Gadge	DGM SLBC	Meeting venue
4	SBI	Shri Vikal Sharma	RM, SBI	Meeting venue
5	SBI	Shri Lakhi Nandan Pegu	Chief Manager	Meeting venue
6	SBI	Shri S. Ranjit Singh	CM, Coordinator SLBC, Itanagar	Meeting venue
7	SBI	Shri LakhiNath Nara	LDM Kradadi & Kurung Kumey	Meeting venue
8	SBI	Shri Tope Karga	Sr. Asst., SLBC, Itanagar	Meeting venue
9	SBI	Shri LB Thapa	LDM	Meeting venue
10	SBI	Shri Ramesh Basumatary	LDM	Meeting venue
11	SBI	Shri Bharat Sharma	Dy. Manager	Meeting venue
12	SBI	Shri Janardan Saikia	Dy. Manager	Meeting venue