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



Itanagar the 18th September 3

To
The Regional Manager & SLBC
Lead Bank Office VIP Road.
Bank Tinali,
Itanagar.

- 1. CM (OPS)
- 2. CM (CR)
- 3. CM (DEP&VAS)
- 4. CM (SLBC)
- 5. Mgr (HR)
- 6. CM (RACC)

Sub:- Forwarding of approved Minutes of State Level Banker Committee (SLBC) Meeting for Quarter ended March 2023 held on 27/07/2023 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 March 2023 held on 27/07/2023 Under the Chairmanship of Shri Dharmendra IAS, Chief Secretary, 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 above.

Yours Sincerely,

Signed by Tapi Loma

Date: 19-09-2023 11:44:59

Reason: Approved

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

SLBC





SBI

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

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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.LB/ITA/2023-24/ 245

06.09.2023

The Chief Secretary
Government of Arunachal Pradesh
Civil Secretariat, Itanagar

Respected Sir,

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR THE QUARTER ENDED MARCH 2023
HELD ON 27.07.2023
DRAFT MINUTES- THEREOF

We beg to forward herewith a draft of the minutes of the above State Level Bankers' Committee Meeting for the quarter ended March 2023 held on 27.07.2023 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

sd/

(Vikal Sharma)
Regional Manager & Convener SLBC

SD
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Secy. Fin

DS (FN)

11/9/23
Patel
14/9/2023

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

(Vikal Sharma)
Regional Manager & Convener SLBC

Vikal Sharma

R-O

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US (EA)

Om
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SRAK
12/9

Dy. No. 561 Dtd. 12/9/23 Finance (EA Branch)
Dy. No. 665 Dtd. 11/09/23 U.O. No. 245 O/o Phl. Secretary (Finance)
Dy. No. 11/09/23 U.O. No. 245 O/o Phl. Secretary (Finance)
Civil Secretariat, A.P. Itanagar

GM-1

Sir,
Dft

copy of minutes of Arunachal Pradesh SLBC, June quarter for your approval

MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED MARCH 2023 HELD ON 27.07.2023.

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarter ended March 2023 was held on 27.07.2023 under the Chairmanship of Shri Dharmendra IAS, Chief Secretary, Govt. of Arunachal Pradesh and Co-Chairmanship of Shri Amaresh Kumar Jha, General Manager and Convenor (SLBC), 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) Dr. Sharat Chauhan, IAS Principal Secretary, Finance, Govt. of Arunachal Pradesh
- (2) Shri Amarnath Talwade, IAS, Secretary RD&PR, Govt. of Arunachal Pradesh
- (3) Shri R K Sharma, Secretary Planning, Govt. of Arunachal Pradesh
- (4) Shri Abhijit Mazumdar, General Manager, Reserve Bank of India

The meeting started with a welcome speech and Key note Address by Shri Amaresh Kumar Jha General Manager, Network-1, State Bank of India, Local Head Office, Guwahati. While welcoming the Chief Secretary, all the Secretaries and dignitaries of the State Govt. and dignitaries from RBI, NABARD and all officials of Banks operating in the State, Shri Jha briefly highlighted the achievements of the Banks in the State in terms of growth in deposits and Advances, improvement in CD ratio, 148% achievement of Annual Credit Plan for the year 2022-23 under the priority sector. He also assured the Chief Secretary that Banks would strive to achieve the ACP target of Rs.791.92 crores the year 2023-24

He urged Bandhan Bank, IndusInd Bank, Yes Bank, NESFB and APSCAB to sanction loans under the PMMY.

(Action point: Concerned Banks)

For ensuring universal Banking to all adults in unbanked areas, the General Manager remarked that there should be co-ordinated approach from the State Govt., Telecom Service providers and Banks.

(Action point: All concerned Departments & Banks).

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

1. Banks should open Branches in rural and remote areas in all the Districts to ensure uniform presence across the State instead of concentrating at few places like Naharlagun, Itanagar or Pasighat.

(Action point: All Banks)

2. Significant improvements shown in CD ratio, growth in Deposit and Advances, 148% achievement of the Annual Credit Plan show that the State is conducive to growth and it is in a positive trajectory.

3. Sanction of loans under the Atma Nirbhar Schemes for the year 2022-23 is very slow. Banks should dispose off all the remaining applications by 15.08.2023.

(Action point: All Concerned Banks)

4. All Private sector Banks should participate and sanction loans under the Atma Nirbhar Schemes of the Government of Arunachal Pradesh.

(Action point: All Private Sector Banks)

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5. Banks should work on broad based economic indicators like digital transformation, Financial Inclusion, women empowerment and Social Securities.

(Action point: All Banks).

6. The Government is aware that Banks are looking towards availability of adequate infrastructure, connectivity communication etc..

(Action point: [REDACTED])

This was followed by presentation of Agenda items by Shri S. Ranjit Singh, Co-ordinator SLBC for the State of Arunachal Pradesh

The minutes of the previous SLBC meeting dated 12.04.2023 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) Banks which are under performing and pulling down the overall performance are identified. CBI, P&SB, AXIS Bank, Bandhan Bank, Yes Bank are having CD ratio less than 20% whereas BOM, Indian Bank, AXIS Bank, HDFC and ICICI have not sanction loan under Atma Nirbhar Schemes.(Action point: Concerned Banks).

b) Bank branches in Tirap, Changlang and Longding districts are now opening accounts of SHGs and all the remaining applications will be opened by 31.07.2023 (Action point: Concerned Banks).

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 assured that Branch will be opened by 31.08.2023
Pakke Kessang	Lemmi	PNB	The Bank has assured that Branch will be opened by 31.08.2023
West Kameng	Thrizino	UCO Bank	The Bank has assured that Branch will be opened by 31.08.2023
Siang	Boleng	SBI	The Bank has assured that Branch will be opened by 30.09.2023
Tawang	Lhao	SBI	The Bank has assured that Branch will be opened by 30.09.2023
Longding	Pangchau	SBI	RCC building is not available. CSP will be deployed within 31.08.2023 as opening of brick and mortar Branch may take sometime.

(Action point: Concerned Banks)

d) Bank of Baroda submitted that RSETI at Pasighat will be opened by 14.08.2023. (Action point: Bank of Baroda)

e) AXIS Bank assured that all the applications under the DDUSY in East Kameng District and Papumpare will be sanctioned on priority. (Action point: AXIS Bank)

f) Out of 2136 Gram Panchayats 1923 have been covered under the Jan Suraksha campaign starting from 01.04.2023 and the remaining GPs would be covered by 31.07.2023. (Action point: All concerned Banks)

g) Scale of Finance and Cropping season for the State of Arunachal Pradesh for the year 2023-24 have been approved.

h) Out of 294 applications forwarded to the Banks under the DDUSY for the year 2022-23 187 applications have been sanctioned and 92 applications are still pending at the Bank branches. Banks should dispose off the pending applications by 15.08.2023.

(Action point: Concerned Banks)

i) Punjab National Bank may take up with the concerned Dy. Commissioner for allotment of land for setting up RSETI at Namsai. (Action point: PNB)

j) Concerned Banks should open 38 Branches as assured during the Special SLBC Meeting on 02.05.2023 by 30.09.2023.

(Action point: Concerned Banks).

Agenda 2. CD ratio:

a) CD ratio of the State has improved from 31.37% as on 31.03.2022 to 34.75% as on 31.03.2023.

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

Agenda 3

a) Banks have achieved 148.32% of the ACP 2022-23 for the year 2022-23 by sanctioning an amount of Rs.888.20 crores as against the target of Rs.598.82 crores.

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

c) The priority sector lending in the State stands at Rs.3682.40 crores i.e. at 39.14%. 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 6815 number of Mudra loans amounting to Rs.133.21 crores during 2022-23 as against sanction of 4004 loans amounting to Rs.67.57 crores during the previous year 2021-22.

b) Banks have sanctioned 719 loans amounting to Rs.78.56 crores under the Deen dayal Upadhyay Swavalamban Yajana (DDUSY) since inception. An amount of Rs.104.00 crores has been released as Subsidy. All the pending 92 applications should be disposed off by 15.08.2023.

(Action point: All concerned Banks).

c) Shri Aftab Ahmad Mallick proposed convergence of the PMEGP and DDUSY Scheme.

d) Banks have sanctioned 250 number of loans under PMEGP during 2022-23 as against the target of 235.

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

(Action point: All Banks)

Agenda 5.

a) As per directive of Union Minister of State for Finance during the Special SLBC Meeting held on 02.05.2023 in Itanagar SLBC has identified 400 number of unbanked villages in the State with population upto 100 or households upto 25. SLBC has approved the list for deletion of the same from the list of 768 villages provided by DFS for coverage by Banking Units.

This may be shared with DFS.

(Action point: SLBC)

b) The remaining villages are to be covered by the allotted Banks.

(Action point: Concerned Banks)

Agenda No.6

Report on Bakijai cases was discussed. An amount of Rs.0.31 crores in 23 accounts was recovered during the quarter under review. The Chief Secretary advised Banks to contact Dy. Commissioners regularly and follow up meticulously.

(Action point: Banks.)

Agenda No.7

RSETI, Yupia has achieved the training target of 360 by providing training to 384 trainees during 2022-23. However, the settlement rate is only 42.18%

(Action point: RSETI)

Agenda No.8

SVAMITVA Property Cards was discussed.

Agenda No.9

a) Atma Nirbhar Review:

(Amount-Rs. in crores)

Particulars	SBI	APRB	APSCAB
Subsidy released for ANBY and ANKY during 2021-22	76.80	16.03	11.79
Growth in Advances as on 31.03.2023 to 31.03.2022	60.13	4.25	0.06

APRB and APSCAB have to clarify the reason for the incompatible growth.

(Action point: APRB and APSCAB)

b) MSME Cluster Financing target has been approved as under:

District	Target (Rs. in crores)
East Siang	1.50
Lower Subansiri	1.50
<u>Namsai</u>	<u>2.00</u>
Total	5.00

The above is part of ACP approved during the SLBC meeting held on 12.04.2023. Further, there is no MSME cluster in other districts of the State.

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

(Action point: SLBC and LDMs)

d) Status and performance of 26 CFLs would be shared to NABARD by SLBC.

(Action point: SLBC)

e) SLBC may take up with the Govt. of Arunachal Pradesh for a Special recruitment opportunity for the State in Nationalised Banks.

(Action point: SLBC & Govt. of AP)

f) Secretary, RD & PR expressed more CSPs should be deployed so that SHGs may transact through CSPs.

(Action point: All Banks)

g) 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.

(Action point: SLBC, Concerned LDM and Concerned DC)

h) In Anjaw District, Connectivity provided by service provider Airtel has been shifted from Hayulliang to Kibithoo. Therefore SBI branches in Anjaw are facing difficulty in daily transaction.

(Action point: Govt. of AP)

Shri Hemant Kumar Gadge, DGM, SLBC Guwahati observed that

a) Special DLRC Meeting is to be conducted in all the districts with Hon'ble MPs as invitees before 15.08.2023.

(Action point: LDMs & Dist. Authority).

b) Campaign in unclaimed deposit Scheme of 100 days 100 page should be successfully carried out.

(Action point: All Banks)

c) Credit camps should be held in the districts of Changlang, Lower Dibang Valley, Namsai, Papumpare and Tawang

(Action point: LDMs & Banks)

d) Three aspirational blocks have been identified in the State- Chowkham, Pangchau and Tali.

(Action point: Concerned LDMs).

Shri Abhijit Mazumdar, General Manager, Reserve Bank of India observed that

i) RBI Office in Itanagar may be functional by the last week of August 2023.

ii) Excellent Schemes have been brought out by the State Govt. Banks should be proactive and sincere to implement the same.

ii) It is observed that APRB investment is 70% and lending is only 30%. This trend should be reversed.

(Action point: APRB)

The meeting concluded with a Vote of Thanks by Aftab Ahmad Mallick, DGM, B&O, Dibrugarh. He remarked that

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- i) Banks will work as per direction of the Chief Secretary and the Government of Arunachal Pradesh.
- ii) Banks look forward to opening of RBI, Office in Itanagar.

Date 27.07.2023
Place: Itanagar

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

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**LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH
FOR THE QUARTER ENDED MARCH 2023 HELD ON 27.07.2023
VENUE: DORJEE KHANDU STATE CONVENTION CENTRE, ITANAGAR**

(A) RBI, NABARD, SIDBI etc.:

Sl No.	Organisation	Representative	Designation	Contact.No.
1	RBI	Shri Abijit Majumdar	General Manager	9401027758
2	RBI	Shri Alok Ekka	Asst.General Manager	9409922310
3	NABARD	Shri Khai Siamlal Guite	Dy. General Manager	9436332681
4	SIDBI	Shri Albert L.Gangte	Manager	6909665465
5	NEDFI	Shri Bhaskar Bharali	Regional Head	7002236227
6	ArSRLM	Shri Hillang Tasap	State Mission Manager	8730017289
7	POST OFFICE	Shri Balraj Singh	Dy. Post Master, Itanagar	9862734323

(B) State & Central Govt. Officials:

Sl No.	Organisation	Representative	Designation	Contact No.
1	State Govt.	Shri Dharmendra, IAS	Chief Secretary	9402275043
2	State Govt.	Dr. Sarat Chauhan, IAS	Principal Secretary Finance	9436040073
3	State Govt.	Shri Amarnath Talwade, IAS	Secy. RD & PR	9818965498
4	State Govt.	Shri R.K Sharma, IAS	Secretary Planning	9436049444
5	State Govt.	Shri William Chautary	District Planning Officer	9436049614
6	State Govt.	Shri Takhe Kani	Dy. Secretary, Finance	9436631753
7	State Govt.	Shri Tapi Loma	Officer in CS Office	9436224931
8	State Govt.	Dr. B.Biswakarma	Director (AHV)	9863066210
9	State Govt.	Shri Bokar Riba	Director, Horticulture	8575027187
10	State Govt.	Shri Kishi Potom	SRA Finance Department Govt. Of Arunachal Pradesh	9402944876
11	State Govt.	Shri Gomar Angu	Director of Industries	7630063855
15	State Govt.	Shri Tagi Yonggam	Director, Fisheries	8794975198
16	State Govt.	Shri Sanjay Dakpa	Research Officer(finance Economy Appair	986217498
17	State Govt.	Shri Karbom Rikam	Director Agriculture Marketing	9436222333
20	State Govt.	Shri Taniyang Tatung	Director Trasuries & Accounts	9436044714

Sl No.	Organisation	Representative	Designation	Contact No.
1	APSCAB	Nabam Tati	Asst.General Manager	9862590334
2	APRB	Shri Joy Ram Pait	General Manager	7099689975
3	APRB	Shri Paogin Haokip	Chairman	8416080826
4	APRB	Shri Balaban Deory	APRB, Rseti Yupia	9436093665
5	AXIS Bank	Shri Iswar Chhetry	Cluster Head	9954776521
6	Axis Bank	Shri Toko Tada	Branch Head	9862009990
7	AXIS Bank	Shri Bikash Mazumdar	Branch Head	9774003791
8	HDFC	Shri KP Nath	Cluster Head	9864057764

9	HDFC	Shri Munish Datta	BM, Itanagar	9401749808
10	ICICI Bank	Shri Pransanta Neog	Regional Head	8415900286
11	ICICI Bank	Shri Angshuman Boral	Chief Manager & RH	7005128980
12	Canara Bank	Shri Shambhu Kamar	Divisional Manager	7763822263
13	Canara Bank	Shri Nipi Nayan	Senior Manager	8876591508
14	Bandhan Bank	Shri Rahul Singh	Branch Manager	7005403412
15	INDUSIND BANK	Smt. Techu Mala	Branch. Manager	9856060283
16	BOB	Shri Arjit Talukdar	Senior Manager	8637379148
17	INDIAN	Shri Aichuk Tripura	Chief Manager	7439815289
18	PNB	Shri H.Pantouliau	Branch Head	9774754194
19	PNB	Shri Oten Medo	Branch Manager	8822955225
20	PNB	Shri Manoj Kr Bhardwaj	Circle Head, PNB	9473198221
21	BOM	Shri Talo Minjo	Branch Manager	9579044314
22	CBI	Smti Suman Das	Deputy Manager	9007415266
23	IOB	Shri Susil Kumar	Senior Manager, Itanagar	8002263263
24	YES Bank	Shri Anshuman Borthakur	Branch Manager	9957571905
25	UCO	Shri Subodh Kumar Dash	Branch Manager	9937783094
26	BOI	Smt. Yashi R. Sherpa	Dy Zonal Manager	6294893913
27	IDBI	Shri Anjalin Tayeng	Branch Head , Itanagar	9366272649
28	P&SB	Shri P.Singsit	Sr. Manager	8974953435
29	NESFB	Md Shahidul Islam	Branch Head	8638031045
30	APMSIDA	Shri Hinium Takung	General Secretary	8794363782
31	APMSIDA	Shri Lindum Rana	President	9366307821

D) Convenor Bank:

Sl No.	Organisation	Representative	Designation	Contact No.
1	SBI	Shri Amresh Kr Jha	General Manager	7897992001
2	SBI	Shri Aftab Ahmad Mallick	DGM(B&O)	9433202881
4	SBI	Shri Hemant Gadge	DGM,SLBC,LHO Guwahati	9819234705
5	SBI	Shri Vikal Sharma	RM, Itanagar	8822376595
6	SBI	Shri S. Ranjit Singh	Chief Manager & SLBC Coordinator	9612040748
7	SBI	Shri Lok Bahadur Thapa	LDM, Papumpare	9436055331
8	SBI	Shri Tompha Bangyang	LDM,Longding & Tirap	8888844650
9	SBI	Shri Ranjit Boro	LDM, Upper Siang	9435722105
10	SBI	Shri Ranjan Kalita	LDM, West Siang	9678117418
11	SBI	Shri Ramesh Basumatary	LDM,East Kameng	8798098440
12	SBI	Shri Putul Basumatary	LDM, Saing & East Siang	9435007828
13	SBI	Shri Tope Karga	Sr. Asst., SLBC, Itanagar	9402270768
14	SBI	Shri Bikramjit Bhattacharjee	LDM,Lower Siang & Leparada	8974049816
15	SBI	Shri Binod Kr Yadav	LDM,Changlang	9435038781
16	SBI	Shri Bharat Sharma	Secretary Officer	7520039060