

भारतीय स्टेट बैंक
 क्षेत्रीय व्यवसायिक कार्यालय, वी. आई. पी. रोड
 बैंक तिनाली, इटानगर, अरुणाचल प्रदेश-791111
State Bank of India
 Lead Bank, Itanagar, VIP Road
 Bank Tinali, Itanagar, Arunachal Pradesh

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Dated 11.02.2021

No.: No.LB/ITA/2020-21/309

The Chief Secretary
 Government of Arunachal Pradesh
 Itanagar

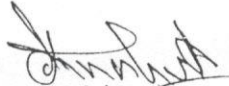
Respected Sir,

STATE LEVEL BANKRES' COMMITTEE MEETING
FOR THE QUARTERS ENDED JUNE 2020 & SEPTEMBER 2020
HELD ON DATED 19.01.2021 & 28.01.2021
MINUTES- THEREOF

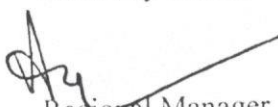
We beg to forward herewith a draft of the minutes of the above State Level Bankers' Committee Meeting for the quarters ended June 2020 & September 2020 held on 19.01.2021 & 28.01.2021 at the Chief Secretary's Conference Hall, Block-2, 5th floor, Civil Secretariat, Govt. of Arunachal, Itanagar via an interactive Video Conference 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.

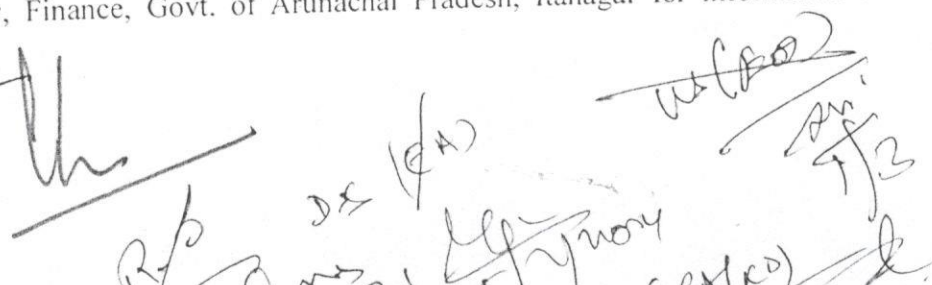
Yours faithfully


 (D.K.Mahato)
 Regional Manager.
 & Convenor SLBC

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


 Regional Manager.
 & Convenor SLBC

Dy. No. 123 Dtd. 25/2/21
 O/o Secretary (Finance) Civil Secretariat, A.P. Itanagar
 Dy. No. 822 Dtd. 11/2/21
 Office of the Chief Secretary, No. 9, R.K. Rd. Dtd. 02/02/21
 Finance (EA Branch)



Government of Arunachal Pradesh
AP. Civil Secretariat :: Finance Deptt, :: Economic Affairs Branch

No. FIN/EA-116/2010 (Part-III)/ 559 Dated Itanagar the 02nd March, 2021

To

✓ The Regional Manager & Convenor SLBC
Lead Bank, Lead Bank Office,
State Bank of India, T.T. Marg, Itanagar.

Sub:- Forwarding of Approved Minutes of SLBC Meeting held on 09.01.2021
& 28.01.2021 thereof.

Sir,

I am directed to enclosed the approved minutes of the **State Level Banker's Committee Meeting** for the quarter ended June, 2020 & September, 2020 held on 09.01.2021 & 28.01.2021 at the Chief Secretary's Conference Hall, Block -2,5th Floor ,Civil Secretariat Itanagar via interactive Video Conference under the Chairmanship of Shri Naresh Kumar, IAS Chief Secretary, Govt. of Arunachal Pradesh.

It is requested that the State Bank of India, Lead Bank Office, Itanagar to take necessary action for issuing the approved minutes of the meeting to all the concerned under intimation to Finance Department, Govt. of AP, Itanagar.

This issues with the approval of Competent Authority.

Encl:- As stated above

Yours faithfully

(Tapi Loma)
2/3/21

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



Draft Minutes of the State level Bankers Committee Meeting for the State of Arunachal Pradesh for the Quarters ended June 2020 and September 2020 held on 19.01.2021 & 28.01.2021

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarters ended June 2020 & September 2020 was held under the Chairmanship of Shri Naresh Kumar, IAS Chief Secretary, Govt. of Arunachal Pradesh at the Conference Hall of the Chief Secretary, Civil Secretariat, Itanagar, Arunachal Pradesh through Video Conference. Shri Barkat Ali, CGM (FI&MF), Corporate Centre joined the meeting through Video Conference.

The meeting started with a welcome speech by Shri D.K Mahato, Regional Manager, Regional Business Office, State Bank of India, Itanagar Region. While welcoming all the dignitaries who were attending through VC and Bankers present on the Conference Hall in Itanagar and other Bank Officials participating through VC, he remarked that, the SLBC meeting assumed great significance in view of the current pandemic situation and economic revival plans for the State.

In his keynote address on 19.01.2021 Shri Barkat Ali, Chief General Manager (FI&MM), State Bank of India, Corporate Centre appreciated the Govt. for holding the SLBC meeting through VC. He highlighted the performance of banks operating in the state which include Priority Sector, ACP Achievement, Govt. Sponsored Scheme, Social Security Scheme etc.

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 were approved by the House. Further, the Action Taken Report was put up on 19.01.2021 and discussion and observations made on 28.01.2021 are as under:

Agenda. 1. ATR:

1. While discussing the Action taken report of the last SLBC meeting held on 22.06.2020, the Chief Secretary observed that all the districts in the State should be assigned to a Bank.

(Action point: SLBC) ✓

2. The Bank who has been assigned the district should hold a credit awareness camp for the district on the first Saturday of every month starting from the month of February 2021. This should include sourcing of loan applications, particularly loan under the priority sector, instilling credit discipline and recovery of loans. The senior most official of the Bank in the district should attend the camps.

(Action point: Banks) ✓

3. Interactive session between MSME borrowers/entrepreneurs in the State and Bank officials should be arranged once a month in all the districts, whereby the Bank who has been assigned the district should organise such sessions.

(Action point: Banks)

4. District wise and Bank wise targets which have been allotted by the SLBC Sub Committee in respect of Atma Nirbhar programmes (KCC, Street vendor, SHG) should be achieved by 31.03.2021.

(Action point: Banks) ✓

Agenda 2: CD ratio:

The CD ratio of the State was at 32.29% as on 30.09.2020 with the 7 Banks having CD ratio less than 20%. The Chief Secretary advised the Banks to prepare a roadmap for increasing the CD ratio of the State. **(Action points: Banks)**

Agenda 3. Review of Credit Disbursement of Banks:

1. ACP Achievement stood at 29.39% of the ACP target as on September 2020. The Chief Secretary advised the Banks to sanction loan to all the eligible PM Kisan farmers in the State and 1300 SHGs who are found to have matured after proper grading. **(Action point: ArSLM & Banks)**

2. It was observed that some Banks have shown NIL performance in certain specific schemes such as KCC and Mudra. Chief Secretary desired that DO letters signed by him would be sent to the Heads of such Banks. SLBC was advised to provide the particulars of the Heads of the Banks to the Govt. of Arunachal Pradesh. **(Action points: Banks having Nil performance)**

3. The Chief Secretary advised the Planning Department to issue circular to remove the cap of a maximum 10 numbers of loans to be sanctioned under the Deen Dayal Swavalamban Yojana per district per year. **(Action point: Planning Department, Govt. of Arunachal Pradesh)**

4. Arunachal Pradesh Rural Bank should be allowed to sanction loan under the Chief Minister's flagship scheme of Deen Dayal Swavalamban Yojana. **(Action point: Planning Department, Govt. of Arunachal Pradesh)**

5. Land issues for sanction of loans under the Agriculture segment may be discussed between the Banks and land revenue Authority of the State Government. **(Action point: SLBC & State Government)**

6. Banks should make action plan for every district. **(Action point: Banks & LDM)**

7. Banks should submit data monthly to the State Government. **(Action point: Banks)**

Agenda 4. Financial Inclusion

1. Out of 1927 unbanked villages identified by the Department of Financial Services, Ministry of Finance, Govt. of India in the State of Arunachal Pradesh 1811 villages have been covered by Banks Branches/CSPs/ IPPB outlets. As on 31.12.2020, there are 88 unbanked villages in the State, out of which 52 are allotted to APSCAB who has assured that 43 villages would be covered by them by 31.03.2021. **(Action point: APSCAB)**

2. The remaining 9 (nine) villages in Upper Subansiri District would be allotted to Arunachal Pradesh Rural Bank. **(Action point: SLBC)**

3. Bank of Baroda (2 villages) and ICICI (6 villages) are advised to cover the villages by

4. With regard to India Post Payment Bank (IPPB), SLBC had received requests from Corporate Office of IPPB requesting SLBC in due consultation with the State Government, to consider 28 villages in Arunachal Pradesh as covered by IPPB banking touch-points even though their identified Banking touch-points are falling beyond the 5 kms radius criteria, as the IPPB Banking agents'/ Postal employees (GDS/ BPM) within these banking touchpoints are providing banking services to these villages. The request made by the India Post Payment Bank has been approved by the house

5. SLBC is advised to submit the list of villages to the Govt. of Arunachal Pradesh.
(Action point: SLBC)

Agenda 5. Position of NPA

The Chief Secretary advised Banks to submit the list of defaulters to the respective Dy. Commissioners of the district with copy to the State Government. (Action point: Banks)

Agenda 6. Annual Credit Plan for the year 20230-21

Annual Credit Plan for the year 2020-21 was approved by the House.

As the meeting was drawing towards conclusion on 28.01.2021, Shri Naresh Kumar, Chief Secretary remarked that:

1. Since the State is endowed with less population base and plenty of resources available, we can transform the State in reasonable time.

2. Banks should finance 5 FPOs. We can identify the FPOs in Kameng, Subansiri, Lohit, Tirap and Siang. 3 FPOs should be allotted to 3 PSBs, 1 to Private Sector Bank (ICICI) and 1 to Cooperative/Rural Bank.
(Action point: State Govt. & SLBC)

3. ICICI should finance a minimum of 25 SHGs and a maximum of 50 SHGs.
(Action point: ICICI Bank)

4. PMEGP target should also be allotted to APRB and APSCB. (Action Point: KVIC)

Dr. Gopakumar Nair, GM NABARD expressed his view that sanction of KCC loans to the farmers is relatively slow in the State.

Smt. Suranjana Dutta, General Manager, Network 1, State Bank of India, Local Head Office, Guwahati in her concluding remarks observed that

1. Chairman, State Bank of India, has drawn attention of Banks to emphasis on schemes which would result in economic revival and income generation in the North Eastern States particularly Arunachal Pradesh.

2. We may formulate scheme for financing Kiwi fruit in the State.
(Action point: State Govt. & SLBC)

3. All the Banks in the State are ready to finance SHG, especially those promoted by the Arunachal State Rural Livelihood Mission.

The meeting ended with vote of thanks by the Smt. Suranjana Dutta, General Manager, Network 1, State Bank of India.

The meeting was attended by:

1. Shri Naresh Kumar, IAS, Chief Secretary, Govt. of Arunachal Pradesh
2. Dr (Shri) AC Verma, IAS, Principal Secretary, Finance, Govt. of Arunachal Pradesh
3. Smt. Yeshi Ringu, IAS, Secretary, Finance
4. Shri Hage Tari, IOFS, Secretary, Industry
5. Shri Amarnath Talwade, IAS, Secretary, RD&PR
6. Shri Gopa Kumaran Nair, General Manager, NABARD
7. Shri Barat Ali, CGM, SBI, FI&MM Circle
8. Smt Suranjana Dutta, GM, NW1, SBI, NE Circle,
9. Shri Silyadutta Biswas, DGM, RBI, Guwahati
10. Shri Sushanta Kumar Sahoo, DGM, SLBC, LHO. Guwahati
11. Shri DK Mahato, Regional Manager, SBI, Itanagar
12. Shri Abhishek Pratap, AGM, SLBC
12. Shri Tsering Thongdok, MD, APSCAB
13. Dr. AP Chobin, State Director KVIC, Itanagar.
14. Officials from State Governments
15. Branch Managers/Officials from various Banks in Arunachal Pradesh including LDMs.