

Govt. of Arunachal Pradesh  
Finance, Planning & Investment Department  
AP Civil Sectt. Economics Affairs Division

File No. FIN/EA-03/116/2010/Part-III <sup>304</sup> Dated Itanagar the, 28th Aug'2020

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 22.06.2020 thereof.

Sir,

I am directed to enclosed the approved minutes of the **State Level Bankers' Committee Meeting** for the quarter ended March 2020 held on 22.06.2020 at the Conference Hall, Planning Department, Civil Secretariat, Govt of AP, Itanagar via interactive Video Conference co-chaired by Sunil Kumar Tandon, Chief General Manager (CGM), SBI, Northeast circle, Guwahati and Dr. AC Verma, IAS, Principal Secretary, Finance, Govt. of AP.

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,

*Takhe Kani*  
31/8/20

(Takhe Kani)  
Deputy Secretary, Finance(EA)  
Govt. of Arunachal Pradesh,  
Itanagar.

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भारतीय स्टेट बैंक  
 क्षेत्रीय व्यवसायिक कार्यालय, वी. आई. पी. रोड  
 बैंक तिनाली, इटानगर, अरुणाचल प्रदेश-791111  
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Ref. No.:

No.LB/ITA/39/ 58

Dated

13.08.2020

The Commissioner, Finance  
 Government of Arunachal Pradesh  
 Itanagar

Respected Sir,

**STATE LEVEL BANKRES' COMMITTEE MEETING**  
**FOR THE QUARTER ENDED MARCH 2020**  
**HELD ON DATED 22.06.2020**  
**MINUTES- THEREOF**

We beg to forward herewith a draft of the minutes of the above State Level Banker's Committee meeting for the quarter ended March 2020 held on 22.06.2020 at the Conference Hall, Planning Department, 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

sd/-

Regional Manager.  
& Convenor SLBC

*R.D*  
*SRA/ML*  
*20/8/2020*

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

*[Signature]*  
 Regional Manager.  
 & Convenor SLBC

*DS(EA)*  
*19/8/2020*  
*US(EA)*  
*19/8*

Uy. No. 1170 UTD, 11/10/20  
 D/o Secretary Finance  
 Civil Secretariat, Itanagar

Dy No. Finance (EA Branch)

**Minutes of the State Level Bankers' Committee Meeting for the Quarter ended  
March, 2020 for the State of Arunachal Pradesh, held on 22.06.2020**

The State Level Bankers' Committee (SLBC) Meeting for the Quarter ended March, 2020 for the State of Arunachal Pradesh, was co-chaired by Shri Sunil Kumar Tandon, Chief General Manager (CGM), State Bank of India (SBI), iNortheast (NE) Circle, Guwahati and Dr. AC Verma, IAS, Principal Secretary (PS), Finance, Govt. of Arunachal Pradesh and it was held on 22<sup>nd</sup> June, 2020, at the Conference Hall of Planning Department, Civil Secretariat, Itanagar, capital city of Arunachal Pradesh via an interactive Video Conference. The participants from Guwahati attended the meeting through Webex.

**The Meeting was attended by the following officials:**

1. Dr. AC Verma, IAS, Principal Secretary, Finance, Govt. of Arunachal Pradesh
2. Shri Sunil Kumar Tandon, Chief General Manager, Northeast Circle, SBI
3. Smt. Yeshi Ringu, IAS, Secretary, Finance, Govt. of Arunachal Pradesh
4. Shri Himanshu Gupta, IAS, Secretary, Planning & Investment, Govt. of Arunachal Pradesh
5. Shri N.T. Glow, IRS, Secretary, Industry, Govt. of Arunachal Pradesh
6. Shri Gopa Kumaran Nair, General Manager, NABARD
7. Shri Sudhir Sharma, GM, NW-I, SBI, NE Circle
8. Shri Shiv Kumar Yadav, DGM, RBI, Guwahati
9. Shri Sushanta Kumar Sahoo, DGM, SLBC, LHO, Guwahati
10. Shri D K Mahato, Regional Manager, SBI, Itanagar
11. Shri Dulal Roy, AGM, SBI, Naharlagun
12. Officials from State Governments
13. Branch Managers/Officials from member Banks in Arunachal Pradesh including LDMS.

At the outset, Shri Dulal Roy, Asst. General Manager (AGM), SBI, Naharlagun Branch, welcomed the participants.

Shri Sunil Kumar Tandon, CGM, SBI, NE Circle, in his keynote address, expressed appreciation for Govt.'s efforts to conduct the SLBC meeting through VC despite all odds due to the current COVID-19 pandemic situation. He shared the performance of banks operating in the State. The deposits in the State as on 31.03.2020 stand at Rs.17,378 crores with a YoY growth of 3.26% while the total advances stand at Rs. 5,646 crores with a YoY growth of 11.75%. The priority sector advances at Rs. 2,357 crores constitute 41.73% of the total advances with agricultural Advances at 18.80%. Banks had disbursed Rs.229.21 crores under Annual Credit Plan (ACP) during the FY (2019-20).

He made the following observations:

(1). Despite all the efforts by the Banks in the State, one area of concern has been the low CD ratio which hovers around 32 % as against the national benchmark of 60%.

(2). While the Govt. of Arunachal Pradesh have formed an Economic Revival Committee to revive the economy affected by the current COVID-19 pandemic in the State, the Banks have also been on war-footing mission mode particularly in MSME sector to play a vital role in regeneration of the economy. SBI alone had sanctioned an amount of Rs.14.00 crores under Guaranteed Emergency Credit Line (GECL) against the eligible amount of Rs.31.00 crores till date. He requested all the Banks to sanction GECL and submit report to SLBC on weekly basis for sharing the data with Govt. of Arunachal Pradesh. **(Action: All Banks)**

(3). Other area of major importance was the sanctioning of KCC loans to all eligible PM Kisan beneficiaries. Besides, the facility of KCC should be extended to all farmers engaged in dairy and fisheries. **(Action: All Banks)**

(4). While sanctioning KCC loans, Banks require land holding/ possession certificates of the prospective borrowers to arrive at the eligibility of the loan. He, therefore, requested the State Govt. to ensure that prospective farmer borrowers have such certificates to facilitate smooth processing of KCC. **(Action: Govt. Dept.)**

(5). In pursuance of Financial Inclusion, a primary objective of Govt. of India and RBI, all the unbanked villages in the State should be covered through deployment of CSPs on either dedicated or cluster basis. He informed the house that the Govt. was also in the process of incentivising the CSPs. He asked all the Banks to submit the list of CSPs engaged by them to the Govt. **(Action: All Banks)**

(6). All the Lead District Managers in the State should in collaboration with the District Authorities, convene regular DCC/DLRC quarterly meetings wherein the issues like Connectivity, Financial Inclusion, NPA etc can be taken up effectively.

**(Action: LDMS & District Authorities)**

(7). The State Government may arrange district-wise online sensitisation programmes to encourage prospective MSME borrowers/entrepreneurs in the State wherein officials from SBI in Guwahati may take sessions to create awareness among them. The Banks must comply with sanctioning such loans on war footing. **(Action: Govt & SME Dept. of SBI)**

**Dr AC Verma, IAS, Principal Secretary, Finance, Govt. of Arunachal Pradesh** noted that Banks have to play a vital role to ensure a steady economic revival for the State. He reminded the Banks of the following points:

(1). SLBC meeting held today had a special importance in the sense that we were to implement the Atmanirbhar Bharat package which was basically a credit-linked scheme. It is only through credit-linkage that the economic activities in the State could be revived.

(2). He sought cooperation from all Banks to contribute towards the revival growth of the economy in a free and fair manner through an active and transparent engagement with the Govt. **(Action: All Banks)**

(3). In order to effectively implement the Atmanirbhar Bharat mission, he drew the attention of the Bankers to formulate an SOP for such a nation-wide vision of the Govt. of India. The nature and mode of interface between the Government and Banks may be particularly discussed in the upcoming frequent interactions. **(Action point: Govt. &SLBC)**

(4). Banks need to be assigned district-wise and bank-wise target for implementing Atmanirbhar programmes. This should preferably be completed within one week.

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

(5). Unbanked blocks must be identified, and specific targets would be given to Banks for opening brick and mortar Branches to ensure Financial Inclusion and facilitate deployment of CSPs. **(Action point: SLBC & Govt)**

(7). The criteria for restricting Banks from receiving Government deposits would be reviewed and would include, inter alia, other criteria like participation in Financial Inclusion, implementation of Govt. Schemes, current status of CD ratio.

**(Action: Govt. Dept.)**

**Shri Sudhir Kumar Sharma, GM, NW-I, SBI, NE Circle**, highlighted the major components of the Atmanirbhar Package which constitutes Guaranteed Emergency Credit Line (GECL), KCC saturation in respect of PM Kishan Farmers, SHG collateral free loan upto Rs.20.00 lacs and financing of street vendors. He assured the House that the SOP in respect of Street Vendor Schemes would be shared once the same was formulated in respect of Street vendors.

This was followed by **presentation of Agenda items by Shri S. Ranjit Singh, LDM, Papumpare, SBI, Regional Business Office, Itanagar.**

The minutes of the previous SLBC meeting were approved by the House. Further, the Action Taken Report (ATR) was put up for discussion and observations were made as under:

**Agenda-1: ATR (1): Review of CD ratio of Banks who were barred from accepting Govt. Deposits:** CD ratio of 7 Banks was tabled with comparative figures as on last year (31.03.2019). The Principal Secretary, Finance, Govt. of Arunachal Pradesh, said that the priority sector performance of these Banks should also be examined.

**Agenda-2: CD ratio:** The CD ratio of the State was at 30.03% as on 31.03.2019 with the 7 Banks having CD ratio less than 20%. **Shri Pavei Ramai, Branch Manager, Union Bank** requested SLBC to review the Govt.'s decision to debar his Bank from accepting Govt deposit since Union Bank CD ratio had improved upto 14%. **Dr. A.C. Verma, PS, Fin., Govt. of Arunachal Pradesh**, advised the Bank to come upto the benchmark of 20% as decided by SLBC earlier. **Shri Sudhir Kumar Sharma, GM-I, SBI, NE Circle**, observed that while the YoY growth in Deposit and Advances were 3.26% and 11.75% respectively the absolute growth in deposit and

advances were R.549 crores and 593 crores respectively with Advances growing at 102% of incremental deposit, which is a good indicator.

**Agenda-3: Review of Credit Disbursement of Banks:** ACP Achievement stood at 36.63% of the ACP target as on March 2020. Principal Secretary, Finance sought certain clarification as far as target setting was concerned. After clarification from SLBC and NABARD, he remarked that 2019-20 should be treated as the base year.

He also observed that achievement of 10% in Agriculture sector was very poor. He advised the SLBC to list out the Banks who were not performing. He advised Banks to perform to potential and to share concerns where structural changes need to be brought in. (Action: SLBC & Banks)

He also suggested to draw a schedule for implementation. (Action: Govt. & Banks)

Shri Himanshu Gupta, Secretary Planning, suggested holding of joint camps by the Banks and district Authorities for sanction of more KCC loan and he also suggested the idea to empower DCs to issue Mortgage Permission Certificate for Agricultural loan exceeding Rs.1.60 lacs. (Action: Govt, Banks & District Authorities)

**Agenda-4: Financial Inclusion:** The Principal Secretary remarked that we were the last in implementing Financial Inclusion. Number of uncovered villages as per list provided by Department of Financial Services, Govt. of India, as on 06.06.2020 in the State was 323. He agreed that review of allotment of villages to Banks be considered and a separate meeting for the purpose should be held. Shri Himanshu Gupta informed the house that State Govt. will sign an MoU with SBI for deployment of CSP wherein all CSPs will be incentivised by Rs.3,000/- by State Govt. towards recurring expenses.

**Agenda-5: Position of NPA:** Shri Tsering Thongdok, Managing Director, Arunachal Pradesh Co-operative Apex Bank Ltd suggested for a separate court room for Bakijai Officer, Itanagar Capital Complex. (Action point: -Govt.)

**Agenda-6: RSETI:** Shri Himanshu Gupta, Secretary Planning and Investment, suggested establishment of RSETIs in select district Headquarters. Shri Sunil Kumar Tandon suggested that financial implication analysis of the lone RSETI at Papumpare for the State of Arunachal Pradesh was required to be done before taking any decision.

**Agenda-8 & 9: ACP budget for the year 2020-21:** Shri Tsering Thongdok, MD, Arunachal Pradesh State Co-operative Apex Bank Ltd. suggested for reviewing of the ACP proposed for the year 2020-21. Other ACPs in regard to PMEGP, NULM and NRLM were approved. (Action point: -SLBC)

**Agenda 10:** Shri Gopa Kumaran Nair, General Manager, NABARD, Itanagar, presented an agenda paper on improving Financial Inclusion index- its' issues, challenges and support/ strategy for coverage of uncovered villages and Financial Inclusion Fund and explained regarding- (1). Creating financial awareness (2) Creating infrastructure in unbanked areas and (3) improving access to banking.

**Agenda 11: Any other item, with the permission of the chair:** Smt. Y.W. Ringu, IAS, Secy, Finance, Govt. of Arunachal Pradesh, expressed the desire of the State Government for opening of a new SBI Branch at Boleng, the proposed district Headquarter of Siang district. Shri Sunil Kumar Tandon, CGM, SBI responded positively to the proposition. Smt. Ringu also inquired Canara Bank regarding the progress made for opening of Branches at Sagalee and Chayangtajo, as desired by SLBC during the SLBC meeting of March 2019. She advised Canara Bank to open Branches there without any delay.

In his concluding remarks, Shri Sharma, GM, NW-I, SBI assured the Govt. that Banks would work in tandem with the State Govt. in implementing the policies and programmes of Aatmanirbhar Bharat mission.

The meeting concluded with a **Vote of Thanks** by Shri Sudhir Kumar Sharma, GM, NW-I, State Bank of India, LHO Guwahati.