



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



No.FIN/EA-3/SLBC/2020-21 / 100

Dated Itanagar the 29th August, 2022.

To

The Chief Manager,
Lead Bank
Itanagar.
Convenor SLBC
Arunachal Pradesh,

Sub:- Forwarding of approved Minutes of State Level Banker Committee (SLBC) Meeting for the State of Arunachal Pradesh held on 08/08/2022 at the Chief Secretary's Conference Hall, Arunachal Pradesh Secretariate, Itanagar.

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 08/08/2022, Under the Chairmanship of Dr. Sharat Chauhan, IAS, Principal Secretary (Finance), 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,

(Tapi Loma)

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



MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTERS ENDED DECEMBER 2021, MARCH 2022 AND JUNE 2022 HELD ON 08.08.2022 THOUGH INTERACTIVE VIDEO CONFERENCE.

The State Level Bankers' Committee Meeting for the State of Arunachal Pradesh for the Quarters ended December 2021, March 2022 and June 2022 was held on 08.08.2022 under the Chairmanship Dr. Sharat Chauhan IAS, Principal Secretary Finance, Govt. of Arunachal Pradesh at the Conference Hall of the Chief Secretary, Govt. of Arunachal Pradesh Civil Secretariat, Itanagar, and Co-Chairpersonship of Smt. Suranjana Dutta, General Manager, NW-1, State Bank of India, Local Head Office, Guwahati, through interactive Video Conference in the presence of Special invitee Shri Tage Taki, Hon'ble Minister of Agriculture, Horticulture, Animal Husbandry & Dairy Development and Fisheries, Govt. of Arunachal Pradesh.

The following dignitaries also participated in the meeting: -

- (1) Shri Hage Tari, IOFS, Secretary Industry, Govt. of Arunachal Pradesh
- (2) Shri B.P Mishra, Dy. General Manager, NABARD, Itanagar
- (3) Smt. SabaShaikh, Dy. General Manager, Reserve Bank of India, Guwahati through Video Conference.
- (4) ShriSurinder Singh, Dy. Secretary, DFS, Govt. of India, through Video Conference.

The meeting started with a welcome speech by ShriAftab Ahmad Mallick, Dy. General Manager, B&O, State Bank of India, Administrative Office, Dibrugarh. While welcoming, the Hon'ble Minister of Agriculture, Principal Secretary Finance, General Manager NW-1, SBI, LHO, Guwahati, all the Commissioners, Secretaries and dignitaries of the State Govt. and also dignitaries from DFS, RBI, NABARD and all officials of Banks operating in the State, ShriMallick 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, District digitisation of Lohit district etc. He also mentioned the progress made by the Banks in sanction of loans in the Agriculture sector under the AtmaNirbhar Bagwani Yojana and AtmaNirbhar Krishi Yojana. He assured the House that all the future SLBC meeting would be held as per mandated schedule.

Shri Tage Taki, Hon'ble Minister for Agriculture in his observation remarked that

1. The meeting should focus on important and actionable points only.
2. All the PM Kisan beneficiaries should be covered by sanction of KCC loans in a time bound manner.

(Action point: All Banks)

3. Banks should dispose off all applications pertaining to AtmaNirbhar Bagwani Yojana and AtmaNirbhar Krishi Yojana for the year 2021-22 without any further delay.

4. District wise report on sanction of ANBY and ANKY incorporating data on disbursement of loans and subsidy should be submitted by all Banks.

(Action point: All Banks)

5. Loans under ANBY and ANKY other than short term loan and loans pertaining to purchase of equipment may be disbursed in 3 instalments.

6. Post sanction follow up of loans under ANBY and ANKY would be carried out by the concerned Departments of the Govt. of Arunachal Pradesh and banks may rely on such reports for further disbursement.

7. Reasons for non- sanction of KCC loans may be furnished to the Government.

(Action point: All Banks)

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 17.12.2021 were approved by the House. Further, the Action Taken Report was put up for discussion and observations were made as under:

AGENDA 1: ATR

1. Regarding the opening of Bank branches in blocks with presence of no Bank branch in terms of SLBC Sub Committee directive dated 24.11.2021, Canara Bank, PNB and UCO Bank confirmed that Branches would be opened at Chayangtajo, Lemmi and Thrizino shortly. SBI reported that Branch could not be opened at Pangchaou due to non- availability of connectivity. Other Banks should submit report immediately.

(Action point: All concerned Banks)

2. (a) Regarding sanction of loans under PMFME, Principal Secretary Finance advised Banks to sanction all the remaining 17 applications immediately.

(Action point: Concerned Banks)

(b) He also advised Secretary, Industry to look into the issue of non-receipt of Subsidy by Banks under the PMFME Scheme.

(Action point: Govt. of Arunachal Pradesh)

3. Annual Credit Plan for the year 2022-23 at Rs.598.82 crores was approved by the House. In addition, loan targets under NRLM, NULM, PMEGP, PMFME, PMSVANidhi, PMMY were also approved. Further, targets under social security Scheme of PMJJBY, PMSBY and APY were approved.

4. ACP for the year 2023-24 may be prepared and approved by March 2023.

(Action point: SLBC)

AGENDA 2: CD RATIO:

1. Principal Secretary, Finance, urged the Banks with low CD ratio to increase their CD ratio in a planned manner.

(Action point: All Banks)

2. Smt. SabaShaikh DGM, Reserve Bank of India, Guwahati mentioned that Special DCC meeting should be held in all the districts with low CD ratio before the DCC meeting and representatives from RBI should be invited.

(Action point: SLBC & LDMs)

She further mentioned that

a) DCC and DLRC meetings should be held separately.

(Action point: SLBC and LDMs)

b) Special SLBC meeting for Financial Inclusion should be held in all the States.

(Action point: SLBC)

AGENDA 3: REVIEW OF CREDIT DISBURSEMENT OF BANKS:

1. Banks have achieved 30.29% of its Annual Credit Plan as on 30.06.2022.

2. To ensure saturation of PM Kisan beneficiaries by sanction of KCC loans in principle sanction letter would be issued by all the Banks. A format for the purpose is approved by the House.

(Action point: All Banks)

3. A loan application format and a land holding certificate format is also approved and shared during the meeting.

(Action point: All Banks)

AGENDA 4: PROGRESS UNDER GOVT. SPONSORED SCHEMES

Report on sanction and disbursement of PMMY, DDUSY, PMEGP by various Banks were tabled.

AGENDA 5:

FINANCIAL INCLUSION AND FINANCIAL LITERACY - PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION

(NSFI):

1. Out of 1927 identified as unbanked by the Department of Financial Services, Ministry of Finance, Govt. of India, as on 31.07.2022, banks have covered 1921 villages either by bank branch or CSP within 5 Kms radius. The remaining 6 villages i.e. ICICI-5 & CBI-1 are yet to be covered. ICICI and CBI have reported the

house that 6 villages are already covered by banking outlets but marginally beyond 5 Kms radius. Considering the density of population and terrain of 6 villages, the house has treated these 6 villages as covered and the same will be reported to DFS for considering 6 remaining villages as covered.

(Action point: SLBC)

2. Under the National Strategy for Financial Inclusion (NSFI):2019-2024 as envisaged by the Reserve Bank of India for the State of Arunachal Pradesh 3819 villages has been covered by opening Branches and deploying BCs/CSPs including branches of IPPB.

AGENDA 6:

POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs:

25 cases amounting to Rs.0.44 crores has been reported as settled under the Bakijai cases during the quarter. However, there are reports of District administration refusing to file new cases in some districts. The matter is noted by SLBC and advisory in this regard will be issued to the Dy. Commissioners.

(Action point: Govt. & SLBC)

AGENDA 7:

1. Report relating to RSETI was tabled.

AGENDA 8:

SBI was advised to open branches at

- a) Boleng, Siang district
- b) Vijoynagar, Changlang district
- c) Sangram in KurungKumey district
- d) Lhou, Tawang district
- e) Pangchou, Longding district

PNB was advised to open Branch at

- a) DharmapurBl.I-V, Changlang district.

UCO Bank was advised to open branch at

- a) Thrizino, West Kameng district.

AGENDA 9: Misc.

1. Pre SLBC meeting should be held with all the bankers.

(Action point: SLBC)

2. Only senior officials with appropriate hierarchy should attend SLBC meeting.
(Action point: SLBC & All Banks)

3. Report relating ANBY, ANKY, Social Security Saturation and KCC should be submitted weekly to the Govt. of Arunachal Pradesh.

(Action point: All Banks)

4. SLBC meeting for the quarter ended September 2022 should be held in the month of November 2022.

5. AtmaNirbhar Bagwani Yojana, AtmaNirbhar Krishi sYojana and other 3 AtmaNirbhar Schemes will be implemented by all Scheduled Commercial Banks in the State along with Arunachal Pradesh Rural Bank and Arunachal Pradesh State Cooperative Apex Bank Ltd.

The meeting ended with the Chairman expressing his thanks to all the members and Banks present at the venue as well as through the virtual mode.

Annexure-I

LIST OF PARTICIPANTS OF SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED DECEMBER 2021, MARCH 2022 and JUNE 2022 HELD ON 08.08.2022

VENUE: CONFERENCE HALL OF THE CHIEF SECRETARY, GOVT. OF ARUANACHAL PRADESH CIVIL SECRETARIAT, ITANAGAR

(A) RBI, NABARD, SIDBI etc.:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	RBI	Smt. Saba Shaikh	Dy. General Manager	VC Mode
2	NABARD	Shri BP Mishra	Dy. General Manager	Meeting Venue
3	KVIC	Shri Dinesh Singh	Asst. Director	Meeting venue
4	KVIB	Shri Likha Tacho	OSD Chairman KVIB	Meeting venue
5	NABARD	Shri Sidhartha Panda	Asst. Manager, NABARD	Meeting venue
6	KVIC	Sibhasish Roy	Sr. Executive, FBAA	Meeting venue
7	MSME, Itanagar	Shri S Bhowmick	Asst. Director	VC mode
8	DFS	Shri Surender Singh	Dy. Secretary	VC Mode

(B) State & Central Govt. Officials:

Sl No.	Organisation	Representative	Designation	Mode of Participation
1	State Govt.	Shri TageTaki	Minister of Agriculture	Meeting venue
2	-do-	Dr Sharat Chauhan, IAS	Pr. Secy. Finance	Meeting venue
3	-do-	Shri Prashant Lokhande, IAS	Commissioner, Planning	Meeting venue
4	-do-	Shri Hage Tari, IOFS	Secretary Industry	Meeting venue
5	State Govt.	Shri Takhe Kani	Dy. Secretary	Meeting venue
6	-do-	Shri S Dakpa	Research Officer	Meeting Venue
7	-do-	Shri Kago Dui	SRA	Meeting venue
8	-do-	Shri Tapi Loma	Officer in CS Office	Meeting Venue
9	-do-	Dr. R. Lama	Director (AHV)	Meeting venue
10	-do-	Shri Tage Tatung	Director, Horticulture	Meeting venue
11	-do-	Shri Taggi Yonggam	Dy. Director, Fisheries	Meeting venue
12	-do-	Shri Taru Talo	Director of Industries	VC mode

Sl No.	Organisation	Representative	Designation	Mode of Participation
13	ArSRLM	Shri Hillang Tasap	State Mission Manager	VC mode
14	BSNL	Shri Arun Siram	General Manager	VC mode
15-17	State Govt.		Dy. Commissioners	VC mode
(C) Banks:				
1	APSCAB	Shri Trashi Wangdi	General manager	Meeting venue
2	APRB	Shri Joyram Pait	General Manager	Meeting venue
3	APRB	Shri Joyram Pait	General Manager	Meeting venue
4	AXIS Bank	Shri Parabat Singh Naorem	Cluster Head	Meeting venue
5	AXIS Bank	Shri Bikash Mazumdar	Branch Head Itanagar	Meeting venue
6	HDFC	Shri Munish Datta	BM, Itanagar	Meeting venue
7	ICICI Bank	Shri Manash Pratim Neog	Branch Manager Itanagar	Meeting venue
8	Canara Bank	Shri Abhishek Kumar	Chief Manager, Itanagar	Meeting venue
9	APSCAB	Shri Ramakanta Poudel	Manager- IT	Meeting venue
10	CBI	Shri Jugananda Das	Astt. Manager	Meeting venue
11	BOB	Shri Indrani Banerjee	AGM	Meeting venue
12	HDFC	Shri Tai Gungma	Sales Executive	Meeting venue
13	PNB	Shri Mudang Tallo	Senior Manager	Meeting venue
14	Union Bank	Shri Pavei Ramai	BM	VC mode
15	IDBI	Ms. Anjali Tayeng	BM	VC mode
16	UCO	Shri Prashant Singh	CM, Itanagar Br	VC mode
17	BOI	Shri Pranjal Rimal	Naharlagun	Meeting venue
18	BOI	Shri Roky Doley	BM, Naharlagun	Meeting venue
19	IOB	Shri Basumatary	BM Naharlagun	VC mode
20	P&SB	Shri P Singait	BM, Itanagar	VC mode
21	NESFB		BM, Itanagar	VC mode
22	Bandhan Bank		BM, Itanagar	VC mode
23	Indian Bank	Shri Gunjesh Kumar	Chief Manager	VC mode
24	Union Bank	Shri Tech Hapung	BM Itanagar	VC mode
D) Conventor Bank:				
SI No.	Organisation	Representative	Designation	Mode of Participation
1	SBI	Smt. Suranjana Dutta	GM, NW 1, SBI & SLBC Conventor	VC mode
2	SBI	Shri Atab Ahmad Malik	DGM(B&O)	Meeting venue
3	SBI	Shri U Dinesh Shanbhag	DGM (SLBC), LHO	VC mode

4	SBI	Shri DK Mahato	RM, Itanagar	Meeting venue
5	SBI	Shri Bikas Ray	AGM (SLBC), LHO	VC mode
6	SBI	Shri S. Ranjit Singh	LDM, Papumpare	Meeting venue
7	SBI	Shri Asha Purna Singh	LDM, Dibang Valley & Lower Dibang Valley	VC mode
8	SBI	Shri Utpal Wailong	LDM, Uper Siang	VC mode
9	SBI	Shri Putul Basumatary	LDM, Siang & East Siang	VC mode
10	SBI	Shri A.K Choudhury	LDM, Lower Subansiri, Upper Subansiri, Kamle, KurungKumey, KraDadi	VC mode
11	SBI	Shri Biru Lakra	SLBC Co-ordinator	Meeting venue
12	SBI	Shri Tope Karga	Sr. Asst., SLBC, Itanagar	Meeting venue
13	SBI	Shri Tashi Nungnu	CM, Daporijo Branch, SBI	VC Mode