

Agenda - 1

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 15/02/2012 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda - 2

Review of Gol Instruction regarding Financial Inclusion:

i) Financial Inclusion of Villages

(a) Villages with population 1000 to 1999: Bank wise allocation made by LDMs and approved by respective DCC is placed in page no. _____ to _____ for approval by the SLBC. After approval by the SLBC the villages are to be covered by respective Banks as per allocation made for the state within Govt of India time line 30.09.2012-31.03.2013. All Banks are advised to take a note of it.

(b) Opening of at least one account for each family in FI villages latest by 30th June, 2012 in terms of Govt of India instructions vide letter F.No.8-11-2011-FI dated 15-05-2012 (already circulated to all SLBC member banks)

All banks to appraise the house about their position in regard to:

(c) The status of opening Brick and Mortar branches, Ultra Small Branches within 30-09-2012 in villages with population 5000 & above as per Gol instruction.

(d) All Banks to ensure to provide Laptop with VPN connectivity to all identified and designated officials visiting CSPs and USBs.

(e) Details of the designated officer i.e Name, designation Bank name, Contact no, email ID etc who will visit CSPs at designated date and time, to be displayed prominently at all CSP Centres and also upload the same at District, SLBC and Bank website

(f) Ensure completion of the task GIS data entry for Banking amenities details of Branches, BCs, ATMs, Currency Chests, Clearing Houses etc on the website of DoFS, MoF, Gol in respect of all the Lead districts by the respective Banks, LDMs immediately

The detail guidelines of Govt of India in this regard have already been sent to all Banks and LDMs by the convener bank

ii) Action taken on strategy and guidelines on Financial Inclusion

Convener bank circulated the instruction received DFS, MoF Gol vide letter no 21-13-2009 FI (Pt) dated 21-10-2011 in the matter to all member banks and subsequent instructions to provide action taken report on following action points. The instruction was also circulated to CMDs of all banks directly by Gol.

a) Banks to define service area in terms of Gram panchayat

b) All DCC to prepare a service area plan by as per Annexure-I and upload the same in the District web site and State website.

d) Comprehensive District Financial Services Plan to be prepared by District Financial Services Committee constituted as per Gol instruction.

e) Preparation of State Financial Services Plan on receipt of CDFSP from the LDMs.

The controllers of LDMs to appraise the house.

Agenda - 3

Follow up action on the decisions of the SLBC meeting dated 15/02/2012

No.	Action to be taken	Action taken Report
1	Data relating to SLBC meeting should be submitted in time through website.	Workshop-cum-training has been arranged by Convenor SLBC, Assam on 22nd & 23rd May 2012 and all the members have been trained in this regard. Henceforth all the members should input their data through website within stipulated time.

2	(a)Agriculture lending in the state should be increased. (b)RBI to write letter to CMDs of all Low Performing Banks.	(a) Agl. lending increased by Rs.523.81 cr over Dec2011 qtr.Details given under Agenda No.6,page No.8 .banks wise performance in page No.17 (b) RBI to appraise.
3	KCC/Crop loans sanction and disbursement should be major thrust area. Liberalised norms for issuance of KCC should be adhered to, so that target can be achieved.	Against the target of 450000 KCCs for 2011-12, 371474 new cards have been issued upto the qtr end Mar,2012. Bank wise performance given in page No. 27.
4	Credit portfolio of banks needs to be increased to improve the CD ratio of the state.	Details given under agenda No. 5(page No. 7), Bankwise position given in page no. 14.
5	a) All banks must achieve 100 of their revised target under Annual Credit Plan for 2011-12. b) Non-achiever and low achiever banks of ACP will be asked for explanation by RBI and their CMDs to be informed.	a) Details given under agenda No. 7. Bankwise position given in pageNo. 22 b)RBI to appraise the house.
6	a) DCC meeting at the district level should be held regularly. b) LDMs are to be provided with all required infrastructure including internet connection.	a)Position of meeting given in page No.34 b) SBI has instructed all their LDMs to acquire all infrastructure, UBI and UCO to appraise the house.
7	a) Private banks must participate for implementation of PMEGP scheme in the state. b) All subsidy claims to be submitted before 20th March 2012	a) Bank wise performance given in page No. 24. b) All banks to appraise.
8	Financial Inclusion: a)Remaining 9 identified districts are to achieve 100 coverage of households under Financial Inclusion. b) Banks to implement the Financial Inclusion of villages with population of above 2000 within March 2012. c) Final list approved by DCC of the villages with population 1000 to 1999 to be submitted to SLBC convenor. d) Banks are to open Brick and Mortar branches in the villages having population 5000 and above within 30.09.2012. e)List of villages with connectivity st	a) No records available. b) Poosition given in agenda No.2 and details given in Annexure III c)Poission given in agenda No.2 Annexure III d)Poission given in agenda No.2 Annexure III e)Poission given in Annexure III.
9	RSETIs are to be set up by banks as per the allotment.Revenue/P&RD deptt., GoA is to settle the matter regarding land allotment to RSETIs in the state with concerned DCs of districts. As first phase of the plan GoA should temporarily at ITIs.	Status given under agenda No.13 details in Annexure I Revenue Deptt. GoA is to appraise.

10	<p>FLCC: a) Banks having Lead bank responsibilities, to set up FLCC in all Lead districts and also avail incentives as per NABARD. UBI has to open more FLCC within this qtr. b) FLCC camps to be organised by the respective Lead Banks in all thye districts to increase the awareness/Financial product knowledge of the villagers. Banks to ascertain the outcome of the camps.</p>	<p>a) Details given in agenda No.14, page No.11 b) SBI is organising FLCC camps one in each month in its lead districts from June 2011. UBI and UCO to appraise their position.</p>
11	<p>Banks to take Insurance coverage of all their KCC/Crop loans as mandatory and reconcile their data with Agri Insurance Co. All pending claims of Banks under NAIS to be cleared.</p>	<p>All banks and Insurance Co. to appraise.</p>
12	<p>Updating of Land records: To list all the documents pertaining to land records immediately.</p>	<p>Revenue Deptt. GoA to appraise.</p>
13	<p>E-payment and Electronic Benefit Transfer(EBT) to be taken up as pilot scheme in the Kamrup Rural District</p>	<p>GoA is to appraise the position.</p>
14	<p>a)EGM scheme : Banks to pay interest at SB rate on the subsidy amount parked more than 6 months. b) All proposals approved by EGM to be sanctioned at the earliest. c) Status report to be submitted to EGM by the controllers.</p>	<p>a) all banks to appraise b) all banks to appraise C) all banks to appraise</p>
15	<p>Interest Sub-vention scheme for Housing loan: All the Head office of banks are advised to claim 1 interest sub-vention for all eligible housing loans upto 31.12.2011.</p>	<p>All banks to appraise.</p>
16	<p>Recovery support from GoA: All the banks are requested to prepare two copies of the list of defaulting borrowers and hand over to GoA for recovery support.</p>	<p>All banks to appraise.</p>

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E-payment & Electronic Benefit Transfer(EBT):

As per instruction of GOI all sorts of GOVT Benefit will be directly credited to the beneficiary account. The Convenor SLBC, of the states made the Chief Secretary and details of the govt schemes as well as list of beneficiary which are being implemented in the state. The State govt is requested to apprise the house in the matter for early implementation of the same in the state.

Agenda - 5

Development in Banking Operation in the State:

Deposits: There is 11.81% increase in aggregate deposits of Rs. 7269.46 crores during the quarter ending March 2012 over the Dec 2011

Advances: There is 13.42% increase in aggregate advances of Rs. 3593.19 crores during the quarter ending March 2012 over the Dec 2011

C D Ratio: C D Ratio has increase from 41.2 as on Dec 2011 to 44.13 and C and I:D ratio at 50.29 the end of the quarter March 2012

Banks with less than 20% C D Ratio are as under:
UNI(15.84),KMB(0.00),BOM(14.96),PSB(13.06)

- (a) Total No. of Banks Operating in the State : 33
- (b) No. of Banks with CD Ratio less than 20% : 4
- (c) No. of Banks with CD Ratio less between 20% to 30% : 7
- (d) No. of Banks with CD Ratio less between 30% to 40%: 6
- (e) No. of Banks with CD Ratio above 40% : 12

Summary of CD ratio (District wise)

- (a) No. of District with CD Ratio 60% and above: 3
- (b) No. of District with CD Ratio between 40% to 60%: 7
- (c) No. of District with CD Ratio below 40%: 5

(d) Districts with less than 40% C D Ratio are as under:
Cachar, Karbianglong, Kokrajhar, Tinsukia, Dimahasao

Priority Sector Advances: Positive growth of Rs. 21271.42 crores recorded during March 2012 quarter over Dec 2011
The percentage of growth is 15.25

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Agricultural Advances: Positive growth of Rs. 523.81 crores recorded up to March 2012 over Dec 2011 The percentage of growth is 10.05

Flow of Credit to Agriculture: Agricultural advances at the end of March 2012 are Rs 5733.90 Cr. (Inclusive of investment of RIDF), which is 18.88 of total advances (RBI benchmark is 18).

	Outstanding	% to AGL advances
Crop Loans	Rs. 1969 Cr.	34%
Term Loans	Rs. 3765 Cr.	66%
Total	Rs. 5734 Cr.	

New Agri Loans sanctioned during the quarter

Crop Loans	Rs. 1286 Cr.
Term Loans	Rs. 739 Cr.
Total	Rs. 2025 Cr.
Revised Target for KCC during the year	450000
No. of new card issued(KCC)	371474 Nos.
Cumulative position of KCC	967220 Nos.
Crop loan Recovery %	70 %
Agri-loan Recovery %	61 %

Bringing Green Revolution in Eastern India

Agricultural Lending & Crop Loans

As per Gol initiative to bring Green Revolution in Eastern India the credit under Agl to be enhanced. A sub committee has been formed under the chairmanship of Shri R.T.Jindal, IAS, APC & Principal Secretary (Agriculture)GoA. The 5th meeting of the sub-committee was held on 27.03.2012 and the minutes of the meeting placed hereunder :

Agenda - 7

Review of Performance under ACP 2012 And Comparative Position

Particulars	As on March2011	As on March2012
Target for the Year	Rs. 3548 Cr.	Rs.5620Cr.
Achievement	Rs. 2895 Cr.	Rs.5667Cr.
Percentage	82%	101%

Summary Segment Wise

		As on March2011			As on March2012	
Sector	Target	Achiev	%	Target	Achiev	%
Agri Total	1310	877	67	2123	2002	94
Crop Loans	778	374	48	1120	1082	97
Industry	655	587	90	683	857	125
Service	1584	1431	90	1693	1725	102

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Review of Progress of financing under MSME sector

The overall growth during the quarter is Rs. 47.97 Crore, which is 6.82 over Dec 2011 level.

The Sub-Segment wise growth is as under:

Sub-Segment	Growth(Rs. in Cr.)	Growth % over previous Qrt
Micro Enterprise	4345.42	6.37
Small Enterprise	451.35	21.87
Medium Enterprise	0	0

SHG Credit linkages(Direct)

The performance in direct SHG Credit Linkage during the quarter is as under:

	Target(No)	Achievement	% of achiev.
No. of SHGs Credit linked	1636	1343	82
Amount of loan disbursed		Rs.0Cr.	

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Implementation of SGSY Scheme:

Bank wise performance of loans sanctioned under SGSY Scheme is placed in the report

Agenda - 10

Committee on Financial Sector Plan(CFSP):

(a)Progress report as on March2012 :

The status report of 27 districts identified for 100% Financial Inclusion is furnished in the ANNEXURE-III:

(b)Financial Inclusion:

(i) Providing Banking Services in Villages having Population of over 2000

Bank wise financial inclusion is placed in the ANNEXURE-III.

(ii) Providing Banking Services in Villages having Population of over 2000

District wise financial inclusion is placed in the ANNEXURE-III.

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Review of Coverage of Unbanked Block for providing banking services in the state:

There is no unbanked Blocks in the State

Agenda - 12

Credit flow of Minority Community

See in report.

Name of District	Muslims		Christians		Sikhs		Budd-hists		Total		% to P S advs
	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.	
Barpeta*	52204	30072.00	31	78.00	20	36.00			52260	30209.00	80
Karimganj*	193410	10578.37	338	187.52					193748	10765.89	39
Cachar*	40855	24216.85	489	450.43	59	121.10	33	55.22	41436	24844.60	17
Nagaon*											
Morigaon*											
Goalpara	23858	13641.00	1104	329.00					24962	13970.00	56
Darrang *	48902	6633.15	76	69.19	2	2.48	2	2.42	48982	6407.24	32
Dhubri*	23535	24784.24	1046	127.72					24581	24911.96	88
Bongaigaon	494	549.89	18	32.36					512	582.25	15
Hailakandi*	102700	1878.00	87	0.78					102787	1878.78	56
Kokrajhar	14560	115.25							14560	115.25	34
Kamrup*											
Dima Hasao	46	76.11	851	1130.00					897	1206.11	74

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Progress made so far and action to be taken up for setting up of RESTIs in the state

POSITION OF OPENING OF RSETI/RUDSETI IN THE STATE BY BANKS/FI and Details in ANNEXURE-I

SI No.	Name of Bank	Target	Land Allotted	Opened
1	State Bank Of India	5	4	2
2	Assam Gramin Vikash Bank	5	0	1
3	North Eastern Development Finance Corporation Ltd	2	1	1
4	United Bank of India	8	2	3
5	Central Bank of India	1	1	1
6	UCO Bank	5	3	4
7	Canara Bank	1	1	1

Agenda - 14

Financial Literacy & credit counselling centres (FLCC):

Status of FLCC centres opened as on Quarter 4 and Year 2012 is given in the ANNEXURE-II.

FINANCIAL LITERACY AND CREDIT COUNSELLING CENTRES (FLCCs) IN THE STATE and Details in ANNEXURE-I.

SI No	Banks	Target	Opened	Remarks
1	SBI	1	1	In Bongaigaon
2	UBI	12	4	Cachar,Lakhimpur, Nagaon,Morigaon
3	UCO	9	7	Nalbari, Goalpara, Kokrajhar, Dhubri, Barpeta, Darrang, Sonitpur
	Total	22	12	

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Revenue Recovery Act

As per NABARD letter No.NB(Assam)/DDPD/SLBC(Land Tenancy)/Miscel.Corres/2011-12 dated 06.03.2012 raising stamp duty exemption limit for SHGs and agricultural loans above the existing limit of Rs.50000.00. NABARD is to appraise the house.

Agenda - 16

CREATION OF CENTRAL ELECTRONIC REGISTRY FOR DATA BASE OF PROPERTIES UNDER EQUITABLE MORTGAGE

Govt. of Assam to appraise the house.

Agenda - 17

Minutes of meeting of 15th Central Level Coordination Committee (CLCC) under Swarnajayanti Gram Swarojgar Yojana (SGSY)/Aajeevika/National Rural Livelihoods Mission (NRLM) on 27th December, 2011

The minutes of the above meeting is placed along with the Background Paper. The matter needs discussion in details and action to be initiated by SLBC/State Govt/all banks/RBI/NABARD.

Agenda - 18

Prime Minister's Employment Generation Programme (PMEGP)- Extension of period.

KVIC, Mumbai advised that the PMEGP Scheme has been extended for the FY 2012-13, vide their letter No.PMEGP/RBI/CMD/2011-12 dated 26.03.2012. Meticulous compliance of the instructions contained in the above letter with submission of Action Taken Report. KVIC may appraise the house in details.

Agenda - 19

Recovery support from State Govt. sponsored loans and other defaulter borrowers

Repayment of loans taken by Govt Employees from various Banks: GoA vide their letter No.FIF.10/2007/111 dated 22.05.2012 advised to submit the list of defaulting borrowers to the Finance Department, GoA latest by 30.06.2012 for review and deciding further action. House may discuss and take necessary steps in the matter.