

**AGENDA FOR SLBC MEETING FOR THE STATE OF ASSAM FOR THE QUARTER ENDED  
JUNE AND SEPTEMBER 2018**

Agenda No 1

Adoption of Minutes:

The minutes of State Level Banker's Committee held on 18-07-2018 was circulated to all members. Since no request for amendment has been received, we request the house to adopt the said minutes of the previous meeting.

Agenda No 2

Action taken report of the SLBC meeting dated 18-07-2018 (last meeting)

SL No	Action Point	Action by	Action taken
01	Additional Chief Secretary, (Finance) expressed concern that EGSA performance of the State not up to the mark	All Banks	Banks in a combined effort, have achieved 100% of the target allotted for the State.
02	The Regional Director, RBI suggested that a subcommittee may be formed by the SLBC for discussing of flow of credit under KCC	SLBC	SLBC Sub Committees have been formed and have started functioning
03	DGM, NABARD raised the issue of very low credit flow to short term agriculture.	All Banks	Banks are instructed to lay emphasis on short term loans to agriculture. It was discussed by the Sub-Committee in subsequent meeting.
05	PNB, Syndicate Bank and Corporation Bank did not show any achievement in MUDRA portal	All Banks	The Banks have been instructed to upload the data in the SLBC portal.

### Agenda No 3

#### FORMATION OF SUB COMMITTEES

As per the revised guidelines of RBI the following subcommittees are formed :

Sl No	Name of the Sub Committee	Members	Purpose
1	Steering committee	SLBC Convenor RBI Representative Commissioner & Secretary, Finance, Govt. of Assam Representative from UBI and UCO Bank	(i) To finalise the agenda for SLBC (ii) Consolidation of Sub-committee decisions
2	Sub Committee on Technical Issues	SLBC Convenor Representative from BSNL State Govt representative(Finance) Representative from UBI & UCO Bank	(i) Networking issue (ii)Support from District Administration (iii)Financial inclusion (iv)Coverage of unbanked areas
3	Priority Sector Sub Committee	SLBC Convenor Dy Secy. , Industry & commerce, Govt of Assam NABARD representative Dy Director MSME Senior Manager AGVB Representative from UBI and UCO Bank	(i) Agri Advance (ii)MSME Finance (iii)NPA Management (iv)Interest Subvention (v)Capital Subsidy Scheme
4	Sub Committee for Govt sponsored Schemes	SLBC Convenor Dy Secy. , Industry & commerce, Govt of Assam Director KVIC State Govt representative from NULM and NRLM Dy Director MSME Senior Manager AGVB Representative from UBI and UCO Bank	(i) Rising NPA in the Govt Sponsored Schemes (ii)Loan pending Bakijai cases and Govt intervention in this regard (iii)Achievement of target under NULM (iv) Pending application under NRLM

The meeting of the sub-committee on i) Priority Sector lending, ii) Govt. sponsored Schemes and iii) Technical issues was held on 10<sup>th</sup> October, 2018. Further, the Steering Committee met on 24<sup>th</sup> October, 2018.

#### Agenda 4

Strategies emerged after the sub-committee meetings –

1. The negative growth in banks like Andhra Bank, IDBI, Syndicate Bank, Federal Bank and ICICI Bank needs to be arrested. Other banks have to accelerate growth in advance.
2. Extension of Agricultural loans through SHG and JLG has been identified as a potential alternate solution to extend Agri loans to majority of the population.
3. Kanaklata Mahila Sabalakaran Yojana envisaged by Govt. of Assam for strengthening of SHGs should be encouraged by NRLM.
4. For easy flow of credit to farm sectors, Digitisation of land records should be started by Govt.
5. For development of MSME segment, the industries department shall provide the contact details and name of the concerned persons of Banks on the portal run by the Govt. i.e. [www.industries.assam@nic.in](mailto:www.industries.assam@nic.in). The entrepreneurs seeking bank finance may approach the concerned bank as per their convenience. The banks shall provide districtwise nodal officers to the Industry Department, Govt. of Assam.
6. The details of various scheme shall be circulated by office of the Director MSME.
7. Workshops and sensitization programmes for online application are to be arranged at District level for LDMs / Entrepreneurs / branches by MSME department. We may start with the aspirational districts as identified by DFS.
8. Hard copy requirement from the Borrower by Banks shall be stopped as the PMEGP scheme ensures on line application. The required circular in this regard shall be circulated by KVIC.
9. The new PMEGP application should be available in the portal latest by end of November to take suitable credit decision.
10. Second subsidized loan up to Rs 1 cr to the prompt paying PMEGP borrowers should be encouraged.
11. The unit verification by KVIC authorised agency needs to be completed within a time period between 6 months to 1 year from the date of disbursement.
12. All the banks unanimously appealed for Govt. intervention for disposal of Bakijai Cases within a stipulated time period.
13. The individual loans sponsored by NLUM may be entertained by the banks.
14. Banks should submit detailed list of SHG NPAs(Non-NRLM) to ASRLM for recovery support.

15. Regarding connectivity issues, the detailed address of the branches alongwith contact numbers shall be given to BSNL. The secondary link upto 2 MBPS can be supported by BSNL.
16. Out of 671 unbanked villages in the State, 670 villages have already been covered by Bank branches. The remaining 1 village, Bulakata Gohain under Dhemaji district allotted to Apex Bank is yet to be covered. 'India Post Payment Bank' can be considered as suitable alternative for extending financial inclusion in rural areas. (list annexed)
17. Convergence of all schemes of RBI and DFS like URC, SSA, coverage under 5 km radius, above 5000 and below 2000 population etc. shall be brought into a single scheme. If committee agrees, a letter may be sent by SLBC