

ANNEXURE TO AGENDA

Development in Banking Operation in the State of Assam

(i) C.D. Ratio

(Rupees in crores)

| | MARCH 2018 | JUNE 2018 | SEPTEMBER 2018 |
|----------|------------|-----------|----------------|
| DEPOSIT | 134698.28 | 132334.89 | 136366.12 |
| ADVANCE | 63321.65 | 64372.11 | 65648.03 |
| CD RATIO | 47.01 | 48.64 | 48.14 |

| CD Ratio percentage As on 30 th September | Number of banks | Number of Districts |
|---|-----------------|---------------------|
| Below 20 | 02 | 0 |
| 20-30 | 05 | 02 |
| 30-40 | 08 | 08 |
| Above 40 | 19 | 23 |
| TOTAL | 34 | 33 |

(ii) PRIORITY SECTOR ADVANCES

(Rupees in crores)

| SEGMENT | MARCH 2018 | JUNE 2018 | SEPTEMBER 2018 |
|--------------------------|------------|-----------|----------------|
| Agriculture | 14702.52 | 14710.21 | 14908.16 |
| Crop loan(incl. in agri) | 5437.76 | 5935.45 | 6156.06 |
| MSME | 15935.88 | 17243.28 | 17997.15 |
| Services | 8316.76 | 8816.33 | 8994.96 |
| TOTAL | 38955.16 | 40769.82 | 41900.27 |

(ii- a) FLOW OF CREDIT TO AGRICULTURE:

(Rupees in crores)

| Parameters | O/S Mar-18 | % to Total Agri. Adv. | O/S June-18 | % to Total Agri. Adv. | O/S Sept-18 | % to Total Agri. Adv. |
|--------------------|------------|--------------------------|-------------|--------------------------|-------------|--------------------------|
| Crop Loan | 5437.76 | 37 | 5935.45 | 40.34 | 6156.06 | 41.29 |
| Agri Term Loan | 9264.76 | 63 | 8774.76 | 59.66 | 8752.10 | 58.71 |
| Total Agri Loan | 14702.52 | | 14710.21 | | 14908.16 | |

(i i-b) **REVIEW OF PROGRESS OF FINANCING UNDER MSME SECTOR**

(Rupees in crores)

| Sub-segment | | | | | | |
|--------------|------------------------------|--------------|-----------------------------|----------------|----------------------------------|----------------|
| | Outstanding as on March 2018 | YOY growth | Outstanding as on June 2018 | YOY growth (%) | Outstanding as on September 2018 | YTD growth (%) |
| Micro | 10628.82 | 28.77 | 10758.96 | 35.39 | 11753.86 | 48.68 |
| Small | 4405.52 | 5.29 | 4999.57 | 68.49 | 5610.12 | 63.36 |
| Medium | 2782.46 | 190.58 | 2066.02 | 90.26 | 2353.35 | 116.12 |
| Total | 17816.80 | 33.00 | 17824.55 | 48.54 | 19717.33 | 58.65 |

iii) **GOVERNMENT SPONSORED SCHEME**

| Scheme | Target | Disbursed No till June 2018 | Disposed till September 2018 |
|--------|--------|-----------------------------|------------------------------|
| NRLM | 36552 | 1675 | 7893 |
| NULM | 400 | 104 | 316 |
| PMEGP | 4203 | 370 | 604 |

iv) **REVIEW OF PERFORMANCE UNDER ACP 2018-19**

(Rupees in crores)

| Particulars | As on March 2018 | As on June 2018 | As on September 2018 |
|---------------------------|------------------|-----------------|----------------------|
| Target for the year | 19440.71 | 21612.29 | 21612.29 |
| Achievement (upto Qtr) | 22464.36 | 4280.83 | 9614.86 |
| Percentage of Achievement | 116 % | 19.81 % | 44.48 % |

SECTORWISE SUMMARY (PRIORITY SECTOR)

(Rupees in crores)

| Sector | As on March 2018 | | | As on June 2018 | | | As on September 2018 | | |
|------------------|------------------|-----------------|--------------|-----------------|----------------|-----------|----------------------|----------------|-----------|
| | Target | Achievement | % | Target | Achievement | % | Target | Achievement | % |
| Agri | 12846.51 | 7592.12 | 59 | 13867.71 | 1433.84 | 10 | 13867.71 | 2488.24 | 18 |
| <i>Crop Loan</i> | <i>7930.80</i> | <i>1460.88</i> | <i>18.42</i> | <i>8318.20</i> | <i>525.48</i> | <i>6</i> | <i>8318.20</i> | <i>1462.53</i> | <i>18</i> |
| Industry | 3818.42 | 10562.15 | 277 | 4621.92 | 2357.40 | 51 | 4621.92 | 4442.51 | 96 |
| Services | 2775.78 | 4310.09 | 155 | 3122.66 | 489.59 | 16 | 3122.66 | 2684.11 | 86 |
| Total PS | 19440.71 | 22464.36 | 116 | 21612.29 | 4280.83 | 20 | 221612.29 | 9614.86 | 44 |

(v) **MUDRA PERFORMANCE**

| Category | Upto June 2018 | | Upto September 2018 | |
|--------------|----------------|------------------|---------------------|------------------|
| | No | Amount(in lakhs) | No | Amount(in lakhs) |
| Shishu | 24992 | *50627.54 | 45512 | 16944.95 |
| Kishore | 6777 | 7376.90 | 13329 | 27898.50 |
| Tarun | 1590 | 5175.30 | 3016 | 22049.46 |
| Total | 33359 | 63179.74 | 61857 | 66892.91 |

*Increase in amount due to data uploaded by IndusInd Bank.

(vi) **COVERAGE OF UNCOVERED VILLAGE UNDER ROAD MAP 2020**

| Parameter | No of villages allotted | Covered till June 2018 | Covered till September 2018 | Uncovered villages |
|-----------------------|-------------------------|------------------------|-----------------------------|--------------------|
| Above 5000 population | 175 | 173 | 173 | 2 |
| Above 2000 population | 21817 | 21612 | 21793 | 78 |

UNCOVERED VILLAGES BELOW POPULATION 2000 BANKWISE

| Parameter | No of Uncovered District | No of Uncovered Villages |
|----------------|--------------------------|--------------------------|
| AGVB | 6 | 36 |
| Allahabad Bank | 1 | 3 |
| CBI | 3 | 7 |
| ICICI | 2 | 8 |
| IDBI | 1 | 1 |
| Indian Bank | 1 | 1 |
| UBI | 2 | 13 |
| UCO | 1 | 9 |