

Agenda - 1

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 04/09/2012 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda - 2

Review of GoI Instruction regarding Financial Inclusion:

No.	Financial Inclusion Of Villages	Action taken Report
1	(f) Banks to appraise the house about status of reconciliation of already uploaded of GIS data and it's updation in GoI website by LDMS. 2. Compliance on Strategy and Guidelines of Financial Inclusion: Banks are to appraise the house about defining Service Area GP wise, preparation of Service Area Plan by DCC with uploading in the district website and preparation of comprehensive district financial services plan (CDFSS) by Dist Financial Services committee.	
2	(d)and(e) All Banks are requested to appraise the house regarding status of providing Laptop, VPN Connectivity to identified officials visiting CSPs and display of signboard of designated officials in prominent place in CSPs and also uploading in Dist, SLBC and Banks website.	

3	(c) Progress report in regard to opening Brick and Mortar Branches/USBs in FI villages with population 5000 and above as on 31.10.12 is placed in Annexure-C. The task scheduled to be completed within 30.09.12. All Banks are requested to appraise the house.	
4	(b)Progress report for opening of atleast one account for each family in the villages as on 31.10.12 is placed in Annexure-B. All banks to appraise the house.	
5	(a) Status of coverage of villages with population 1000-1999: as on 30.09.2012(is placed in Annexure-A (b)Allocation of villages with population below 1000 is to be completed by LDMs duly approved by DCC should be sent to SLBC for approval. As per RBI instruction the Road map for coverage of villages below 2000 population should be prepared immediately. UBI and UCO to appraise the house about completion of the task for the districts having lead responsibility.	

Agenda - 3

Follow up action on the decisions of the SLBC meeting dated 04/09/2012

No.	Action to be taken	Action taken Report
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1	Data relating to SLBC meeting should be submitted in time through website.	Online dynamic website of SLBC NE www.slbcne.eu5.org released by NIC on 17.10.2012 instantly informed by email/SMS to all SLBC member Banks/LDMs for online data feeding within 31st October,2012 and repeated reminders are given over phone.Banks/LDMs should give importance in uploading the data.
2	Agriculture lending in the state should be increased.	AGL loan portfolio increased by Rs.818.06 crores over June qtr. Details given under agenda No 6 page No.12 . Bank wise performance in page No. 22
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 644500 KCC for 2012-13, 106520 new cards have been issued up to September2012 qtr. Details given under agenda No6(page no. 12). Bank wise performance in page No.32
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. 10&11). Bank wise position given in page No. 19.
5	a)All banks must achieve 100 percent of their revised target under Annual Credit Plan for 2012-13. b)Continuation of very low achiever banks would need to be looked into.	Details given under agenda no. 7(Page no.12). Bank wise position given in Page No.27. b) RBI to appraise the house.
6	DCC meeting at the district level should be held regularly.	Status of DCC meeting held during the quarter ended September, 2012 is placed in page No.39.

7	<p>a) Private banks must participate for implementation of PMEGP scheme in the state. b) PMEGP scheme has been extended for the year 2012-13</p>	<p>a) Bank wise performance given in page No 29. b) All banks to participate.</p>
8	<p>Financial Inclusion: a)Initially 11 districts were identified for 100 percent coverage of households.Now all 27 districts are to cover 100 percent financial inclusion. b) Opening of atleast one account for each family in all villages. c) Villages with population 1000 to 1999 to be covered by 31.03.2013 d) Banks to open Brick and Mortar branches/Ultra small branches in the villages having population 5000 and above within 30.09.2012. e)Banks to ascertain connectivity status of the villages</p>	<p>a) As per Gol instruction banks to ensure opening one account in each family living in the service area villages allotted to it. b) District wise performance as on 31.10.2012 is placed in Annexure-B c) Bank wise coverage status is placed in Annexure-A d) Bank wise status placed in Annexure-C e)All Banks to appraise the house.</p>
9	<p>Updating of Land records: To list all the documents pertaining to land records immediately.</p>	<p>Revenue Deptt. GoA to appraise the house whether the process has been completed by this time.</p>
10	<p>a)EGM scheme : Banks to pay interest from the day one at SB rate on the subsidy amount parked for more than 6 months without disbursement. b) All proposals approved by EGM to be sanctioned at the earliest. c) Status report to be submitted to EGM by the controllers at quarterly intervals.</p>	<p>(a), (b), (c) All banks and GoA Deptt. of EGM to appraise the house.</p>

11	<p>a)RSETIs are to be set up by banks as per the allotment. b)Revenue/Panchayat and Rural Development deptt., GoA is to settle the matter regarding land allotment to RSETIs in the state with concerned DCs of districts. c) GoA, Deptt of P&RD will write to Gol to release Rs.10 lacs as rental so that the bank can start RSETIs pending the allotment of land, in a rented house.</p>	<p>a)Detailed status of RSETIs is given in Annexure-D. b&c)Revenue / Panchayat and Rural Development department, GoA to appraise the house.</p>
12	<p>FLCC/FLC a) Banks having Lead bank responsibilities, to set up FLCs in all Lead District Managers office. UBI has to open more FLCs within this qtr. b) FLCC camps to be organised by the respective Lead Banks in all the districts to increase the awareness/Financial product knowledge of the villagers. Banks to ascertain the outcome/qualitative aspect of the camps.</p>	<p>a) Bank wise position given in Annexure-E b) SBI is organising FLCC camps aggressively once in each month in all lead districts from June, 2011. UBI and UCO Banks are to appraise their position.</p>
13	<p>Banks to take Insurance coverage of all their KCC/Crop loans as mandatory and reconcile their data with Agri Insurance Co.</p>	<p>All banks and Insurance Co. to appraise the house.</p>

14	E-payment and Electronic Benefit Transfer(EBT). Scholarshipto students have been taken up as a pilot scheme throughout Assam.List of candidates with account number maintained at CBS branches to be provided by GoA to banks.	GoA and all banks to appraise.
15	a)Implementation of Revival/restructuring and reform package for Handloom Sector. b)Sanction/disbursement of loan under Weavers Credit Card as per allotted target of Gol.	a)All banks, NABARD and Director, Handloom, GoA to appraise the house. b) Bank wise position given in page No.
16	Recovery support from GoA: Banks are free to write to Secretary, Finance Deptt. and Addl. Chief Secy, GoA, for advising Deputy Comissioners to arrange for recovery support.	The convener bank already advised the controllers of the regions to timely take up always and seek support from the ACS/Secy.Finance GoA well in time for recovery of overdue/bad loans under Govt sponsored and other schemes.All other banks, GoA, KVIC, KVIB and DIC to appraise the house.
17	Raising of Stamp Duty Exemption limit for SHGs and Agricultural loan to Rs.1 lac from existing limit of Rs.50 thousand.	GoA to appraise the house.

Agenda-4

E-payment and Electronic Benefit Transfer

In the last SLBC meeting it was decided to take up E-payment / EBT for Scholarship to Students as a pilot scheme throughout Assam. For its implementation a special meeting on EBT was organised at SBI LHO on 28.6.2012 and the detail modus operandi was discussed. Govt. of Assam is to appraise the house about development and providing list of beneficiaries to banks as decided in the meeting and mentioned in ATR.

Agenda - 5

Development in Banking Operation in the State:

Deposits: There is increase in aggregate deposits of Rs.3094.11 crores during the quarter ending September 2012 over the June 2012

Advances: There is increase in aggregate advance of Rs.2508.43 crores during the quarter ending September 2012 over the June 2012

C D Ratio: C D Ratio has increase from 45.06 as on June 2012 to 46.60 and C and I:D ratio at 57.64 the end of the quarter September 2012 as against 51.20pc in the qtr ended June 2012.

Banks with less than 20% C D Ratio are as under:

(i) Punjab and Sind Bank (ii) Union Bank (iii)Vijaya Bank

- (a) Total No. of Banks Operating in the State : 38
- (b) No. of Banks with CD Ratio less than 20% : 3
- (c) No. of Banks with CD Ratio less between 20% to 30% : 5
- (d) No. of Banks with CD Ratio less between 30% to 40%: 5
- (e) No. of Banks with CD Ratio above 40% : 14

Summary of CD ratio (District wise)

- (a) No. of District with CD Ratio 60% and above: 2
- (b) No. of District with CD Ratio between 40% to 60%: 19
- (c) No. of District with CD Ratio below 40%: 6

(d) Districts with less than 40% C D Ratio are as under:
Goalpara, Dimahasao, Kokrajhar, Karimganj, Tinsukia and Cachar
Sub committee has been formed to monitor the progress of CD ratio.

Priority Sector Advances: Positive growth of Rs. 1791.90 crores recorded during September 2012 quarter over June 2012 The percentage of growth is 11.35

District wise CD ratio:

District	Deposit Amount (D)	Advances Amount (A)	C:D Ratio	Previous Year C:D Ratio	Population	Per Capita Credit
Morigaon	67745.18	38218.42	56.41	65.05	901000	0
Dimahasao	47661.00	11368.00	23.85	23.83	188079	0
Sibsagar	393410.76	180157.48	45.79	43.09	1051736	0
Bongaigaon	94328.12	37829.55	40.10	42.99	604660	0
Baksa	64115.68	28706.77	44.77	45.69	0	
Udalguri	49961.34	34051.51	68.16	64.58	0	

Dibrugarh	440816.00	176795.00	40.11		1085072	0
Chirang	45901.32	25581.42	55.73	61.71	418800	0
Nagaon	284846.40	125170.74	43.94	47.47	2865120	0
Jorhat	312873.00	126903.00	40.56	42.71	999221	0
Kamrup	183948.75	82767.86	45.00	27.93	1517202	0
Karbianglong	107219.00	51791.00	48.30	35.97	812211	0
Dhemaji	52274.00	32435.00	62.05	58.90	571944	0
Lakhimpur	102972.00	60666.00	58.92	59.38	889010	0
Hailakandi	108809.40	46277.00	42.53	35.33	542872	0
Barpeta	167222.00	69019.00	41.27	41.01	1647201	0
Golaghat	127869.00	63774.00	49.87	50.40	946279	0
Karimganj	158343.36	51067.08	32.25	32.73	1007976	0
Cachar	375294.83	125182.73	33.36	32.36	1444921	0
Kamrupmetro	2696523.77	1080224.87	40.06	27.04	1260419	1
Goalpara	87138.00	34257.00	39.31	38.42	1008959	0
Sonitpur	252748.67	118026.83	46.70		1681513	0
Nalbari	115896.81	55454.51	47.85	50.82	1148824	0
Dhubri	120830.97	51902.08	42.95		1637344	0
Darrang	78045.09	42586.05	54.57	52.01	1504320	0
Tinsukia	307905.72	105526.71	34.27	34.01	1316948	0
Kokrajhar	119415.88	34783.29	29.13		905764	0

Agenda - 6

Agricultural Advances: Agricultural advances at the end of September 2012 are Rs 6838.29 Cr. (Inclusive of investment of RIDF), which is 20.37 of total advances (RBI benchmark is 18).

Flow of Credit to Agriculture:

	Outstanding	% to AGL advances
Crop Loans	Rs. 2362 Cr.	35%
Term Loans	Rs. 4476 Cr.	65%
Total	Rs. 6838 Cr.	

New Agri Loans sanctioned during the quarter

Crop Loans	Rs. 311 Cr.
Term Loans	Rs. 440 Cr.
Total	Rs. 751 Cr.
Revised Target for KCC during the year	644500
No. of new card issued(KCC)	106520 Nos.
Cumulative position of KCC	1186610 Nos.
Crop loan Recovery %	44 %
Agri-loan Recovery %	42 %

Bringing Green Revolution in Eastern India

Agricultural Lending & Crop Loans

Test

Agenda - 7

Review of Performance under ACP 2013 Comparative Position

Particulars	As on Sept2012	As on Sept2013
Target for the Year	Rs. 5620 Cr.	Rs.6420Cr.
Achievement	Rs. 1839 Cr.	Rs.2393Cr.
Percentage	33%	37%

Summary Segment Wise

		As on Sept2012			As on Sept2013	
Sector	Target	Achiev	%	Target	Achiev	%
Agri Total	2123	730	34	3766	956	25
Crop Loans	1120	353	32	2516	369	15
Industry	683	267	39	815	501	61
Service	1693	842	50	1839	936	51

Agenda - 8

Review of Progress of financing under MSME sector

Overall Growth Detail: 748Cr

The Sub-Segment wise growth is as under:

Sub-Segment	Growth(Rs. in Cr.)	Growth % over previous Qrt
Micro Enterprise	282.63	8
Small Enterprise	21.14	-0.89
Medium Enterprise	486.47	29

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	0	9506	0
Amount of loan disbursed		Rs.73Cr.	

Agenda - 9

Implementation of SGSY/Aajeevika mission/NRLM scheme.

Bank wise performance is placed in page No.28

Agenda - 10

Implementation of Revival/Restructuring & Reform package for the Handloom Sector and Target for WCC:

Implementation of Revival/restructuring & reform package for the Handloom sector and Target for Weavers Credit Cards (WCC) to be issued during FY 2012-13: NABARD & Deptt. of Handloom & Textile, GoA, and all banks to appraise the house in regard to the progress of Revival/Restructuring & Reforms package of Handloom Sector. The Target for Weavers Credit Card(WCC) for the FY 2012-13 already advised to all banks by email dated 26th July, 2012. All the banks to appraise the house about the progress of issue of WCC.

Agenda - 11

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

Given here under.

District	Muslim No	Muslim Amount	Christian No	Christian Amount	Sikh No	Sikh Amount	Buddhist No	Buddhist Amount	Total No	Total Amount	% to PS Advances
Morigaon	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Dimahasao	19	21.47	910	441.09	0	0.00	0	0.00	929	462.56	49.83
Bongaigaon	523	645.62	243	346.48	0	0.00	0	0.00	766	992.10	32.37
Nagaon	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Hailakandi	21365	8724.97	1798	139.37	0	0.00	0	0.00	23163	8864.34	43.65
Barpeta	60485	34380.00	82	137.00	0	0.00	0	0.00	60567	34517.00	76.00
Karimganj	150710	13880.27	175	2900.00	0	0.00	0	0.00	150885	16780.27	42.00
Goalpara	14586	192.85	0	0.00	0	0.00	0	0.00	14586	192.85	25.23
Cachar	43990	37083.18	4171	2273.37	136	244.09	24	10.55	48321	39611.19	31.64
Dhubri	32344	35381.32	3018	822.64	0	0.00	0	0.00	35362	36203.96	77.00
Kokrajhar	14980	125.35	0	0.00	0	0.00	0	0.00	14980	125.35	37.65
Kamrup	19670	14196.00	2101	1441.00	205	47.00	207	176.00	22183	15860.00	26.00
Darrang	48902	6633.15	76	69.19	2	2.48	2	2.42	48982	6707.24	32.00

Agenda - 13

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**

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

Agenda - 14

Financial Literacy Centres(FLC):

FLCCs have been changed to FLCs as per RBI guidelines, the FLCCs already set up in the state will function as usual. The position of FLCCs already set up are: SBI-1, UBI-4, and UCO-8. However, the position of FLCs is given in Annexure-E. SBI is organising FLCC camps aggressively once in each month in all lead districts from June, 2011. UBI and UCO Banks are to appraise their position.

Agenda - 15

Implementation National Agriculture Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme.

All Banks to appraise the house.

Agenda - 16

CREATION OF CENTRAL ELECTRONIC REGISTRY FOR DATABASE OF PROPERTIES UNDER EQUITABLE MORTGAGE

Banks to appraise the house about the development.

Agenda - 17

Roadmap- Provision of Banking Services in villages with population below 2000

RBI has issued letters to the CMDs of all SLBC Convenor Banks vide letter RBI/2011-12/606 RPCD.CO.LBS.BC.No.86/02.01.001/2011-12 dated June 19, 2012 to notionally allot all villages having population below 2000 to Banks for providing banking services in a time bound manner and submit report to RBI on format Annexure-A, Part-I, and II latest by 31st August, 2012 and a quarterly progress report district wise and bank wise in opening of banking outlets from the quarter ending Sept, 2012 onwards on format Annexure-B latest by 10th of the following month. RBI to appraise the house

Agenda - 18

Prime Minister Employment Generation Program(PMEGP)-Extension of period-Target for 2012

Bank wise position is given in page No.29

Agenda - 19

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

Banks to appraise the house in the matter.

Agenda - 20

Employment Generation Mission (EGM): Scheme of Govt. of Assam

As discussed in the last SLBC meeting it was decided that:a)Under EGM scheme : Banks to pay interest from the day 1 at SB rate on the subsidy amount parked for more than 6 months without disbursement. b) All proposals approved by EGM to be sanctioned at the earliest. c) Status report to be submitted to EGM by the controllers quarterly. The Director, EGM, GoA, and all banks to appraise the house.

Agenda - 21

Issue of ATM-cum-Debit Card as Kisan Credit Card and coverage of all eligible farmers under KCC.

Banks to appraise the house.

Agenda - 22

Personal Banking advances educational loan allocation of target for 2012-13

Bank wise position given in page No.49

Agenda - 23

Financing of Joint Liability Groups (JLGs) - Monitoring of progress.

As advised by NABARD that JLGs has become a popular mode of financing not only to tenant farmers and oral lessees, but also other mid segment clients for both farm and non-farm activities, based on the report submitted to NABARD by RRBs and Cooperative Banks. The achievement will be higher if Commercial banks achievements are included. NABARD will appraise the house.

Agenda - 24

Target for Swarojgar Credit Card(SCC) Scheme-2012-13

NABARD is the nodal agency for implementation of Swarojgar Credit Card (SCC) Scheme. A target of 10000 cards has been fixed for the state of Assam for FY 2012-13. Normally, 50 percent target may be allotted to Commercial Banks, 20 percent to RRBs and 30 percent to Cooperative Banks. Bankwise allocation was placed in the last SLBC meeting dated 04.09.2012, Assam Co-op Apex bank requested the house to reduce their target for SCC and accordingly a revised target has been prepared as per decision of SLBC meeting dated 04.09.2012 and sent to mail address of all the banks. However, the revised target is placed in Annexure for SLBC approval.

Agenda - 25

Credit Risk Guarantee Fund Scheme and Special Refinance Scheme for Urban Low Income Housing.

National Housing Bank to appraise the house.

Agenda - 26

Upscaling the Self Help Group (SHG)- Bank Linkage programme.

The number of SHGs getting credit support from banking sector is seen a declining trend in the past few years despite the steady growth in the quantum of credit disbursed. NABARD will appraise the house in regard to plans and strategies to expand credit linkage to fresh SHGs.

Agenda - 27

SLBC Meetings- List of Issues to be discussed as per Gol instructions.

(1) Financial Inclusion: (i) Progress in extension of banking facilities as per Financial Inclusion Plan (ii) Progress in opening of branches in under-banked and other districts as per strategy and guidelines of Financial Inclusion issued by Department. (iii) Progress in establishment of Ultra Small Branches in all FI villages (visits, identification of space for USBs, provision of Laptop, connectivity etc.) (iv) Campaign to ensure that each family has atleast one account in the rural areas. (v) Progress in Urban financial inclusion by way of opening accounts of migrant labourer and facilitate remittance. (vi) Convergence of insurance facilities with the FI initiatives. (vii) Progress in GIS data entry. (ix) Progress in SHG bank linkage programme. (x) FLCC initiatives. (2) CD Ratio: (i) Progress in issuance of KCC under the new scheme and GCC to all eligible persons. (ii) Creation/release of Online charge by banks on land holding (iii) Housing loan, Agriculture loan and Education/skill loan. (iv) SME clusters. (3) Electronic Benefit Transfer: (i) Progress in EBT (ii) E-payment: Installation of ATMs, campaign to be launched for promotion of ADC, issuance of Debit Cards, Installation of POS devices at Merchant Establishments, Publicity campaigns to promote ADC. (iii) Sub-membership of NEFT to Cooperative Banks/Local Area Banks. (iv) Linking up of treasuries (v) E-payment drive by each branch. The house may discuss on all the issues.

Agenda - 28

NIL
NIL

Agenda - 29

NIL
NIL

Agenda - 30

NIL
NIL