

I/171410/2023

**GOVERNMENT OF ASSAM  
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT  
DISPUR, GUWAHATI-06**

No. 14266/455

From : The Director  
Finance (IF) Department

To : The General Manager (NW-I)  
Convenor, SLBC, Assam  
State Bank of India, Local Head Office,  
Dispur, Guwahati-06

Sub : Approved minutes for combined quarters September, 2022 and December, 2022 held on 17.03.2023

Ref : Your email dated 29.03.2023

Madam,

I am directed to send herewith the approved minutes of the State Level Bankers' Committee meeting for combined quarters September, 2022 and December, 2022 held on 17.03.2023, duly approved by the Chairman & Additional Chief Secretary to the Govt. of Assam, for favour of your kind information and necessary action.

Further, you are also requested to submit the Action Taken report of the action points mentioned in the aforesaid minutes of the meeting to this Department at the earliest.

Encl: As stated above.

Yours faithfully,

**Signed by Eva Deka**

**Date: 08-05-2023 17:52:43**

Finance (IF) Department

Memo No. 14266/455-A

Copy to:

1. P.S. to Additional Chief Secretary to the Govt. of Assam, Dispur, Guwahati-06, for kind appraisal of the Additional Chief Secretary.
2. P.S. to Principal Secretary to the Govt. of Assam, Finance Department, Dispur, Guwahati-06, for kind appraisal of the Principal Secretary.
3. P.S. to Commissioner & Secretary to the Govt. of Assam, Finance Department, Dispur, Guwahati-06, for kind appraisal of the Commissioner & Secretary.

By Order etc;

(e-Signed)

Director

Finance (IF) Department

**DRAFT MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR QUARTER SEP'22 AND DEC'22, HELD ON 17.03.2023, IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

Assam SLBC Meeting for Combined Quarters Sep'22 and Dec'22, was held on 17.03.2023 at Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Shri Maninder Singh, IAS, Additional Chief Secretary, Govt. of Assam and co-chaired by Shri Vincent M.D., Chief General Manager, SBI. The Meeting was attended by the senior officials from Finance Department, Govt. of Assam, RBI, NABARD, SIDBI, member Banks, line departments of Government of Assam, representatives from various other agencies. The following notable dignitaries also attended the meeting:

1. Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture Dept., Govt. of Assam
2. Shri Samir Sinha, IAS, Principal Secretary, Finance, Govt. of Assam
3. Shri Jitendra Asati, Director (FI), DFS, Govt. of India through VC
4. Shri Golak Bihari Panda, Principal Coordinator, Mission Office, DFS, Govt. of India through VC
5. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Govt. of Assam
6. Smt. Mary Gwite, Chief General Manager, RBI Guwahati
7. Shri Naveen Dhingra, Chief General Manager, NABARD, Guwahati
8. Smt. Suranjana Dutta, General Manager, SLBC Convenor, SBI

Participant list is placed as "Annexure-I".

**Shri Hemant Gadge, DGM, SLBC**, welcomed all the participants to the SLBC meeting for combined quarters Sep'22 & Dec'22.

**Shri Vincent M.D., CGM, SBI and SLBC Convenor**, extended warm greetings to all the participants. In his keynote address, he delivered a comprehensive review of major areas of financial activities of the banking system in Assam. He spoke in detail on the progress made by the banks in the state of Assam in parameters like CD Ratio, Annual Credit Plan (ACP), Priority Sector Advances, MUDRA, PMEGP and its level of NPA, PM Svanidhi, KCC Saturation drive under animal husbandry & fisheries, and Social Security Schemes. He informed the house that under PM Svanidhi, the target set for 2<sup>nd</sup> tranche and 3<sup>rd</sup> tranche have been achieved by the State of Assam for FY 2022-23. He further informed the house that DFS has launched a Special 6-month Gram Panchayat (GP) Level campaign in all the Aspirational District and Mission Utkarsh Districts.

**Shri Naveen Dhingra, CGM, NABARD**, appreciated the Bankers for continuously improving the CD Ratio in the State during the last three quarters in current Financial Year. He advised the banking fraternity to improve PSL through their branches in 14 low PSL credit districts in the state of Assam. He further urged the banks to increase Social Security Schemes coverage specially in Aspirational Districts by targeting PMJDY account holders. He expressed concern over low target and non-achievement of ACP under Agri and requested the banks to drive the remaining days of FY-2022-23 to achieve

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remaining targets. He stressed upon the need for alignment of ACP with PLP in the ensuing FY 2023-24.

**Smt. Mary Gwite, CGM, RBI,** expressed her concern over the low CD Ratio of the state of Assam as comparative to all India figure of 75%. She urged the banks and districts having less than 40% to firm up their action plan to improve their CD Ratio. She stressed upon close monitoring of low performing banks in the districts where no RSETI available to improve skill enhancement training for achievement of targets under ACP, more particularly GSS and Financial Inclusion in Assam. She asked for setting up of more RSETIs. She spoke at length regarding financial literacy, digital payments, and digitalization of the economy. She asked LDMs to prepare and get approval for ACPs in time bound manner.

**Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture, Govt. of Assam,** expressed his concern over low off take of credit to farmers. Credit being a critical input in agriculture, plays a very important role in doubling farmer's income. KCC Saturation has been taken up to ensure that the last man standing in the remote village to access the credit at the rate of 4%. Despite a lot of efforts put by the Government & Banks in this regard, KCC Saturation in Assam is still a long way to reach the expectation. He urged all the stakeholders to re-strategise to ensure sufficient no. of farmers to get the benefits of KCC.

**Shri Maninder Singh, IAS, Additional Chief Secretary, Govt. of Assam:** In his opening remark, Shri Maninder Singh stressed upon the significance of SLBC meetings in the calendar of State Govt meetings. He told that SLBC is the forum for coordination and joint implementation of developmental programmes and policies of all the financial Institutions.

**Shri Samir Sinha, IAS, Principal Secretary, Finance, Govt. of Assam,** informed the house regarding a few State Govt. schemes proposed in the current year State Govt. Budget. He advised Finance Department to distribute copies of budget proposals amongst the bankers for their reference.

Accordingly, the Commissioner and Secretary, Finance briefed the house that in total 18 Schemes were announced by the Govt and he explained about few of the flagship schemes in short like Swaniyojan, Orunodoi, Apun Ghar, Apun Bahan, Mukhya Mantrir Laghu Udyog Udagoni Aachoni.

#### **AGENDA PRESENTATION:**

Shri Bikas Ray, AGM, SLBC, Assam, presented the agenda of the meeting. The observations made in the deliberation are given below:

#### **CREDIT DEPOSIT RATIO:**

CGM, SBI sought responses from the Banks and LDMs where CD ratio is less than 40%. CGM, RBI suggested to review banks with CD Ratio below 50% in next SLBC onwards. UCO Bank responded that they would reach 50% by the end of FY 2022-23. Central Bank of India responded that they would reach 40% by the end of current Financial Year. The banks and LDMs below 40% CD Ratio were asked to formulate suitable action plan and achieve 50% benchmark by

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March'23 end. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Govt. of Assam expressed his concern that CD ratio of few Banks are dragging down the CD ratio of the State. He urged RBI and SLBC convener to take up the matter with the heads of these member banks. Shri Samir Sinha, IAS, Principal Secretary, Finance, Govt. of Assam advised RBI to write letters to local controlling heads of underperforming banks with copies marked to Chairman/MD/CEO of the banks, DFS and Finance Department, Assam. CGM, SBI informed the house that letters had been written to the heads of all the banks related to the progress of various schemes vis-à-vis related targets and advised to complete all the remaining targets by 31.03.2023.

**(Action Point: RBI, SLBC, Banks below 50% CD Ratio LDMs of Districts below 40% CD Ratio)**

### **ACP& PRIORITY SECTOR ADVANCES**

All banks have disbursed loans amounting to Rs. 21,855 Crores under ACP against the total annual target of Rs. 25,197 Crores. The ACP achievement for third quarter of FY 2022-23 is 87%. CGM, SBI raised concern and expressed his displeasure regarding non submission of ATR of previous SLBC meeting by some of the member banks. On below par performance AGVB replied that the target set was too high compared to their total advance base. CGM, SBI urged all the banks with less than 75% achievement as on 31.12.2022 to achieve 100% of the allotted target by 31.03.2023. CGM, NABARD appreciated credit off take in MSME category but showed his displeasure for lower performance in Agriculture sector credit more particularly under crop loan.

**(Action point: Banks having ACP achievement less than 75% as on 31.12.2022 and Banks having ACP(Agri) achievement less than 75% as on 31.12.2022)**

### **GOVERNMENT SPONSORED SCHEMES (GSS):**

CGM, SBI expressed his displeasure on the banks having Nil GSS portfolio. He advised all of them to come out of nil by disbursing loans. He asked SLBC to follow up with member banks on implementation of action points emerging out of sub-committee meetings. CGM, RBI suggested to present the minutes of the sub-committee meetings during the SLBC meet.

**(Action point: All Banks having at least any Nil GSS)**

### **PMFME**

Joint Secretary, PMFME Department raised the issue of high rejection ratio of PMFME proposals in Assam. The house discussed the issue in detail. CGM, SBI suggested that DRPs to help in handholding the borrowers. He further asked banks to obtain written consent of the customers who are backing out of PMFME project before rejection. He also asked member banks to sensitize the branches and provide them with necessary support in matters related to credit decision to improve PMFME credit off take.

**(Action point: All Member Banks)**

### **PM SVANidhi**

The house asked member banks to disburse the pending loan applications under sanctioned and picked up category to achieve the overall target of 80000 PM SVANidhi loans under the category of 1<sup>st</sup> loan by 31.03.2023 for the

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State of Assam. For Assam the target set for 2<sup>nd</sup> loan and 3<sup>rd</sup> loan for FY 2022-23 have been achieved.

**(Action point: All Member Banks)**

**RSETI:**

CGM, RBI stressed upon the need for setting up of more RSETIs in the state of Assam. She asked banks to explore more options for creating new RSETIs in districts which don't have any RSETI. She suggested to include new RSETIs allocation as an agenda item in sub-committee on financial inclusion which would include members from State Govt., RBI and banks. Commissioner & Secretary, Finance, Govt. of Assam asked P&RD department, Govt. of Assam to provide necessary assistance in opening new RSETIs. Official from ASRLM informed the house that the letters have already been issued to the Banks who are allotted to open new RSETIs for their consent. Additional Chief Secretary, Govt. of Assam advised that RSETIs must have presence in all subdivisions apart from the district headquarters. CGM, SBI urged all the RSETI sponsor Banks to achieve in all the parameters in line with the MoRD benchmarks.

**(Action point: ASRLM Dept., Govt. of Assam, SLBC, All RSETI Sponsored Banks)**

**100% DIGITIZATION OF MAJULI DISTRICT:**

Majuli District is the 2nd District, identified for 100% Digitization by 31.03.2023. CGM, SBI asked AGVB to furnish reasons for very low digital coverage in the district. The Chairman of AGVB responded that initially there was bank level issue in issuance of ATM cards to the customers which is now rectified and there is an improvement in issuance of ATM cards. CGM, RBI asked member banks to achieve 100% digitization and provide reasons for not achieving the target in the next SLBC meeting.

**(Action point: All 8 Banks operating in Majuli District)**

**FINANCIAL INCLUSION AND FINANCIAL LITERACY - PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI):**

CGM, SBI advised to SLBC to compare performance under National Strategy of Financial Inclusion (NSFI) vis a vis National Benchmark. CGM, NABARD informed the house that grant money for CFLs has been sanctioned and asked CRISIL to step in with definite road map for setting up CFLs. CGM, RBI asked to analyze issues faced by CFLs in next SLBC meet. CGM NABARD raised concern over the year wise reduction in JLGs and advised the concerned stakeholders for JLGs to analysis further.

**(Action point: SLBC, NABARD)**

**ASPIRATIONAL DISTRICTS' (ADs) & MISSION UTKARSH DISTRICT**

SLBC informed the house that DFS has launched Special 6-month Campaign at Gram Panchayat from 15.02.2023 to 15.08.2023 in all the Aspirational Districts and Mission Utkarsh Districts. In Assam there are seven Aspirational Districts and one Mission Utkarsh District. The house asked LDMs of these districts to ensure successful implementation of the campaign.

**(Action point: LDMs of Aspirational Districts and Mission Utkarsh District)**

**FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM**

Few member banks submitted the difficulties in setting up the ATMs due to non-availability of CRA. The house advised for deployment of Mobile ATMs/CDMs in Tea Gardens till the installation of ATM. Principal Secretary, Finance requested the concerned banks to ensure availability of mobile ATM & CDMs on specific days like Hazira days and on days immediately after Orunodoi payments to facilitate withdrawals and deposits if any.

**(Action point: PNB, UCO, SBI, INDIAN, BOB, ICICI, CBI, UNION)**

**CREDIT REQUIREMENTS OF THE SMALL TEA GROWER**

CGM, NABARD asked all member banks to come up with schemes for financing Small Tea Growers at concessionary rate of interest because present Government Rules do not provide them interest subvention eligibility. CGM, SBI added that banks may explore credit opportunities for financing Small Tea Growers and formulate suitable risk mitigated products. SLBC informed the house that it has been requested to the convenor of SLTC for Scale of Finance i.e. Assam Co-operative Apex Bank to include Scale of Finance for the credit requirement of small tea growers for FY 2023-24.

**(Action point: All Member Banks & ACAB for issuance of SoF)**

**PM-KISAN**

The Addl. Chief Secretary, Agriculture, Govt. of Assam urged banks to increase coverage under PM KISAN Scheme by linking accounts with Aadhaar and making them DBT enabled. He further informed that the list of around 6 lakhs PMKISAN beneficiaries for DBT enabling have been shared with SLBC. SLBC in turn shared the same with all the concerned Banks and LDMs. CGM, SBI asked member banks to Zeroize pendency by the end of March 2023.

**(Action point: All Member Banks)**

**PRADHAN MANTRI FASAL BIMA YOJNA**

The Addl. Chief Secretary, Agriculture, Govt. of Assam urged banks to increase PMFBY coverage to loanee farmers.

**(Action point: All Member Banks)**

The meeting ended with a vote of thanks by Shri Hemant Gadge, DGM, SLBC, Assam.

**Signed by Maninder Singh**

**Date: 28-04-2023 12:05:32**  
Additional Chief Secretary to the Government of Assam  
Dispur, Guwahati-06, Assam

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<b>ANNEXURE I</b>			
<b>(A) RBI, NABARD, SIDBI, NEDFI:</b>			
<b>SI · N o.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Vincent M.D.	SBI	CGM
2	Smt. Mary Gwite	RBI	CGM
3	Smt. Saba Shaikh	RBI	DGM
4	Shri Gautam Saha	RBI	Manager
5	Shri Naveen Dhingra	NABARD	CGM
6	Shri Bhaskar Mahanta	NABARD	DGM
7	Shri Sreeram Iyer	NABARD	AGM
8	Shri Pradeep Kr Nath	SIDBI	DGM
9	Shri Manoranjan Dash	NEDFI	Asst. General Manager
<b>SI · N o.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Maninder Singh, IAS	Govt. of Assam	Additional Chief Secretary
2	Dr. Ashish Kumar Bhutani, IAS	Agriculture, Govt. of Assam	Additional Chief Secretary
3	Shri Samir Sinha, IAS	Finance Dept.	Principal Secretary
4	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
5	Smt. Eva Deka	Finance Dept.	Director
6	Smt. Kasturi Barman	Finance Dept.	Asst. Section Officer
7	Smt. Barsha Sonowal	Finance Dept.	Banking Expert
8	Shri Anant Lal Gyani, IAS	Agriculture Dept.	Director
9	Shri Kailash Talukdar	Agriculture Dept.	Agriculture Market Expert
10	Shri Makibur Rehman	Agriculture Dept.	Nodal Officer PMFBY
11	Shri Debjit Neog	Agriculture Dept.	Sr. Consultant DBT & SH
12	Shri A.C Deori	AH & Vety Dept.	Secy, GoA, AH& Vet Dept.
13	Dr Papori Gogoi	AH & Vety Dept.	Credit Planning Officer
14	Dr. Meenakshi S lamare	AH & Vety Dept.	Credit Planning Officer
15	Dr P.N Konwar	AH & Vety Dept.	Admn Officer
16	Dr. Himadri Konch	ASRLM	COO-Prog

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17	Smt. Panchami Choudhury	NULM	State Mission Director
18	Shri Debashish K Baruah	NULM	SPM
19	Shri Jubin Sen	Welfare of Minorities Dept.	Jr. Assistant
20	Shri Gouranga	Commissionerate of Taxes	Joint Comm of Taxes
21	Smt. Anjali Singh	Commissionerate of Taxes	IT Officer
22	Shri Rituraj Bora	Cooperation Dept.	Secretary
23	Shri Beeran Prajapati	Department of Telecom GOI	Director
24	Smt. Kavyashree Mahanta	Dept. of Fishery	Secretary
25	Shri L Nandan Baruah	Excise (State)	Dy Commissioner
26	Shri Ratul Sarma	Fishery Deptt.	Nodal Officer KCC (Fishery)
27	Shri Sazzed Alam	Industries Commerce & PE Dept.	Joint Secretary
28	Shri Bhaskar Jyoti Manta	Industries Commerce & PE Dept.	Joint Secretary
29	Shri Arpan Kr. Saikia	Industries Commerce & PE Dept.	Secretary
30	Shri Kamaljyoti Bhuyan	Industries Commerce & PE Dept.	Officer on Special Duty
31	Shri Ranjan Kr. Bhattacharyya	Industries Commerce & PE Dept.	Addl. Director
32	Smt. Antara P.P Bhattacharjee	Industries Commerce & PE Dept.	Deputy Director
33	Shri Dhruvajit Sarma	PMFME, AIDC	State Lead
34	Shri Richard Ahmed	DoHousing & Urban Affairs	Joint Secretary
35	Shri Subir Kr Deb	KVIC	Retd. Bank Official
36	Shri N.K Dominic	MSME-DFO, Ghy	Asst. Director
37	Shri Vivekananda Hembram	NHB	R.M
38	Dr. K Kumari	R&DM Dept.	Secretary
39	Smt. Achitra Sonowal	P&RD Dept.	Dy. Secretary
40	Smt. Neera Daulagupu	Secretary Evt Forest	Secretary
41	Shri S.C Thakuria	Tea Tribes Welfare	Joint Director
42	Shri Jitumani Saharia	NIC	
<b>(C) Banks, Insurance &amp; MFIN:</b>			
<b>SI</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>



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<b>N o.</b>			
1	Shri Ashok Sahoo	SBI	DGM REHBU
2	Shri Samir Kant Jha	SBI	DGM SME
3	Shri Kamlesh Kumar Singh	SBI	DGM ABU
4	Shri Kishore Ch. Dash	SBI	AGM FI
5	Shri Ajeet Kr Choudhury	Bank of Maharashtra	AGM
6	Shri Debashis Bakshi	Bank of Baroda	D.G.M
7	Shri Ramesh Kumar	Bank of India	DGM ZM
8	Shri Jitendra Kumar Sahoo	Canara Bank	AGM RO Guwahati
9	Shri Rajesh Verma	Central Bank of India	GM
10	Shri Rizvi Ullah	CBI	Manager
11	Shri C. Goswami	Indian Bank	ZM/AGM
12	Shri R.K Singh	Indian Bank	FGM
13	Shri Subhojit Ghosh	Indian Overseas Bank	AGM
14	Shri Rajesh Kr. Pramanic	PNB	DGM
15	Shri Arvind Singh	PNB	Chief Manager
16	Shri C.N Lily	Punjab & Sind Bank	Chief Manager
17	Shri Bappaditya Chatterjee	UCO	DGM
18	Shri Santosh Sarma	UCO Bank	Chief Manager
19	Shri Prabhat Kumar	Union Bank of India	Regional Head/DGM
20	Shri Madan Gopal Boro	Axis Bank	SVP
21	Shri Pritha Pukicayastha	Axis Bank	Asst Vice President
22	Shri Naresh Agarwal	Bandhan Bank	Cluster Head
23	Shri Biswajit Banerjee	Bandhan Bank	Branch Head
24	Shri Ankur Chaubey	Federal Bank	Industrial Relation Manager
25	Shri Dipankar Talukdar	HDFC Bank	Cluster Head
26	Shri Ripunjit Borah	HDFC	Asst Vice President
27	Shri Vikas Mathur	ICICI Bank	State Head
28	Shri Dipan Dutta	ICICI Bank	Chief Manager
29	Shri Bhusan Chandra Das	IDBI Bank	AGM
30	Shri Iftikhar Hussain	Indusind Bank	AVP

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31	Shri Samujjwal Laskar	Karnataka Bank	Branch Manager
32	Shri Harik Jyoti Borah	RBL Bank Ltd.	Deputy Manager
33	Shri Dain Matthew Thomas	South Indian Bank	Cluster Head
34	Shri Dhruba Jyoti Deka	Yes Bank	Branch Manager
35	Shri Gopal Sharma	ESAF SF Bank	Branch Head
36	Shri Krishnendu Majumdar	Jana Small Finance Bank	Regional Head
37	Smt Rupali Kalita	NESFB	Managing Director
38	Shri B.Deb Roy	NESFB	Head MSME
39	Shri Rajib Kar	Ujjivan SFB	Product Manager
40	Shri Kamlesh Paul	Utkarsh Small Finance Bank	Branch Head
41	Shri Bakkar Ali	Utkarsh Small Finance Bank	Sales Executive
42	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
43	Shri Ansarul Hoque	IPPB	Manager
44	Shri Debashish Gangopadhyay	AGVB	Chairman
45	Shri P Sarmah	Apex Bank	DGM
46	Shri A. Borthakur	Apex Bank	Manager
47	Smt. Bijusmita Das	Future General India Insurance	ASC Bank Office
	<b>(D) SLBC Convenor:</b>		
<b>Sl. No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Smt. Suranjana Dutta	SBI	GM(NW-I)
2	Shri Hemant Gadge	SBI	DGM(SLBC)
3	Shri Amarjit Behara	SBI	AGM(SLBC)
4	Shri Bikas Ray	SBI	AGM(SLBC)
5	Shri Rajat Kanta Das	SBI	CM(SLBC)
6	Shri Pranab Sen	SBI	CM, RSETI
7	Shri Sanjib Swargiary	SBI	Dy. Manager(SLBC)
8	Ms Binita Kumari	SBI	Dy. Manager(SLBC)
9	Smt. Sujata Bhattacharjee	SBI	Dy. Manager(SLBC)
10	Shri Himangshu Kalita	SBI	Associate(SLBC)