

STATE LEVEL BANKERS' COMMITTEE, ASSAM
MINUTES OF THE MEETING FOR THE QUARTER ENDED MARCH, 2012 HELD AT
NEDFi HOUSE, DISPUR, GUWAHATI ON 13-06-2012

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended March, 2012 was held on 13th June, 2012 in the conference hall of NEDFi house, Guwahati with Shri P. K. Chowdhary, IAS, Addl. Chief Secretary, Govt. of Assam in the chair. The meeting was attended by other senior officials of Banks, NABARD, Financial Institutions and Govt. Line Departments. The list of participants is enclosed.

2. Shri Salil Saran, General Manager, SBI, extended a warm welcome to all participants and highlighted the performance of Banks, which was better than the previous year, in the state as under:

- Deposit decreased Rs. 7269.46 crores i.e. 11.81% over the last quarter Dec'11. (YoY growth of Rs.8753.30 cr. i.e, 14.57% over March'2011).
- Advance portfolio increased by Rs.3593.19 cr.,i.e, 13.42% over last quarter Dec'11. (YoY growth of Rs.6519.60 cr, 27.34% over March'11)
- Out of which AGL advance registered a growth of Rs.523.81 cr, i.e, 10.05% over the last quarter Dec'11. (YoY growth of Rs.1176.51 cr, 25.81% over March'2011)
- Priority sector advances increased by Rs.1376.27 cr, i.e, 9.36% over last quarter Dec'11. (YoY growth of Rs. 2838.13 cr, 21.43% over March'2011)
- CD ratio increased from 43.50% to 44.13% as on quarter ended March'2012 and C&I: D ratio at 50.30% at the end of the quarter.
- Banks with less than 20% CD ratio are: (i) Kotak Mahindra Bank (0%) (ii) Punjab & Sind Bank (13.06%), (iii) Bank of Maharashtra (14.96%) and (iv) Union Bank of India (15.84%)
- ACP target & achievement: Against total outlay of Rs.4500 cr for the year 2011-12, the overall achievement under ACP in the state was Rs.4585.42 cr, i.e, 101.89%. Achievement under Agriculture : 94%, Crop loan : 97%, Industry : 125% and Services : 102%.
- Finance under MSME sector: Recorded a growth of Rs.786.22 crore 11.84% over the previous quarter. The growth of sub sectors were as under: Micro enterprise 13.99%, Small enterprise 18.59% and Medium enterprise 73.17%.

- SHG : target 19300, achievement 10579, percentage of achievement is 54.81%.
- Financial inclusion: Total 2327 villages with population over 2000 were allocated to various banks in the state out of which 2319 villages were covered by various banks. (There is a difference of 8 villages which is due to villages appeared more than once 7 nos, and 1 village non exist).
- The villages with population 1000 to below 2000 have been allocated by LDMs duly approved by DCC in respective districts and have been placed in the Agenda-cum-Background paper under page no. 53 to 308. All banks to keep note of it and arrange to cover 100% of the villages within Gol time line of 31st March, 2013. The allocated banks are also requested to send status of coverage at monthly intervals within 5th of every month to enable us to appraise Gol within 10th of every month. While reporting please mention name of district, name of block, name of GP and code no. of villages. Banks are also advised to reconcile the names of the villages appearing in the SLBC Background Paper with the names of villages allocated by LDMs and approved by DCC in the respective districts. Any discrepancy found in the background paper or any changes done in the allotment, may please be intimated to SLBC convenor immediately within 25th June, 2012 for rectification/correction. It is also observed that some villages are not reported to be allotted to any bank branch for coverage by LDMs/DCC led by UBI & UCO bank. They are requested to make necessary arrangements immediately.
- Branch Expansion Plan : Status of opening Brick & Mortar Branches/ Ultra Small Branches within 30th September, 2012, in villages with population 5000 and above is yet to be received from Banks. The allocated banks are requested to send the status report within 15th June, 2012 to SLBC convenor, so as to appraise Gol on 19th June, 2012 during the Video Conference.
- Deptt. of Financial Services have issued various instructions which requires close follow up by SLBC convenor and reporting at monthly interval. We will reiterate those instructions and request all banks to send compliance reports particularly in respect of Action Taken Report on Strategy and guidelines on Financial Inclusion to enable SLBC convenor to appraise Gol.

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- All banks are requested to submit ATR within 15th June,2012 to appraise Gol during the next Video conference scheduled to be held on 19th June, 2012 with Deputy Secretary, FIDFS, Gol, Mr. Praveen Rawal as per the Agenda no.2.
- RSETI/RUDSETI: Out of 27 RSETIs allotted to different banks, 13 RSETIs already opened. GoA has allotted land for 12 centres. We have to escalate our efforts for opening remaining RSETIs at the earliest. The support of the State Govt. in allotment and effective possession of the land needs to be escalated.
- Branch Expansion : All banks together have opened 38 branches in the state during the quarter ended March,2012, out of which 18 are in rural, 12 in semi-urban areas and 8 branches in urban areas.

3. Shri P.K.Jena, Regional Director, RBI, in his remarks, highlighted the following points:

- He congratulated all the bankers for achieving 100% ACP for the year 2011-12, in Agl the achievement is 94%, Industry 125% and in Services it is 102% and overall it is 101%. This was a commitment to Governor, Reserve Bank of India in the Special SLBC meeting on 29.11.2011 and requested all the banks to maintain the same trend for the current financial year 2012-13.
- Financial Inclusion Plan: He expressed his satisfaction over coverage of all 2319 villages with population 2000 and above within the time frame by Govt. of India and now a little bit more effort needs to be given to bring the households into the banking fold and secondly, villages with population of 1000 and upto 1999 need to be covered within the Gol time line of 31st March 2013.
- CD ratio: CD ratio has slightly been increased from 43.50% to 44.13% but compared to national level it is very low, however, the trend should be maintained to achieve the national level.
- In KCC, achievement is not 100%, it is showing 82% but in Agl sector a growth of Rs. 523 crore has been achieved.
- In MSME a growth of Rs. 786.22 crores has been recorded over the December'11 quarter which is 11.13%.
- He expressed his dissatisfaction over some of the banks who are not performing well particularly in case of ACP and branch expansion and

advised them to come forward for the development of the people of the state.

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4. Dr. D. Das, DGM, NABARD congratulated all the banks for 100% achievement of ACP for the financial year 2011-12

- This year Govt. of India has fixed Agriculture credit disbursement target of Rs.575000 crores for the country and Rs.3341 crores has been fixed for Assam. He requested SLBC convenor to arrange for the allocation of Bank wise targets in Assam.
- He informed the house that revised policy guidelines for KCC had already been sent to the banks and advised them to follow the same now onwards. He requested the banks to advise all their branches in the matter.

5. Sri P. K. Chowdhary, IAS, Addl. Chief Secretary, GoA and Chairman of the meeting highlighted the following aspects:

1. He appreciated that the Assam ACP target had been exceeded as against 82% achievement of the last financial year, which was a good sign. He congratulated all the members involved in the process and mentioned that this could be achieved only due to team work..
2. He mentioned that for the three years from 31.03.2008 to 31.03.2011 the deposit growth rate was 29.30% and exceeded the advance growth rate at 16.09%, which resulted in declining CD ratio. During the current year a significant reversal of this trend has taken place with the advance growth rate increasing to 27.34% as against the deposit growth rate of 14.57%. This meant that there had been a significant achievement in opening up of the credit channels and augured well for the CD Ratio of the State.
3. He however cautioned against complacency and mentioned that Assam had a long way to go as the per capita credit in Assam as on 31.3.2011 was only Rs 6887/-, which was much below the national average of Rs 34800/- and far below that for the Western Region at Rs 79572/- and the Northern Region at Rs 69039/- as on the same date.
4. He mentioned that in respect of the CD Ratio the position was similarly not encouraging. As on 31.3.2011 the CD Ratio for Assam was 39.71% as against the that for the nation at 75% and 80% for the Northern Region as well as 92% for the Southern Region.
5. He mentioned that to improve the situation further in Assam there was a need to open up the credit channels further by the banks and simultaneously actions have to be taken both by the government departments and the banks to increase the credit absorption capacity in the State.
6. He pointed out that some banks have been bringing down the performance of the State through low performance in respect of their ACP and through their low CD Ratio. In this context, he mentioned that 15

banks were having CD ratio below 30% of which four were even below 20%. He further mentioned that the ACP achievement in respect of 12 banks was below 60%. He mentioned that such a

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performance was not acceptable and all these banks should take special measures to improve their functioning.

7. He mentioned that the concept of CD ratio was being discussed in the SLBC for over a year now. While it was indicative in respect of the performance of individual banks, in respect of performance of a district as a whole it was inadequate and needed to be considered along with the per capita credit of the district. He added that special measures taken up in districts should not be restricted to districts having low CD Ratio only but should also be extended to districts have low per capita credit.
8. RSETI : He mentioned that RSETI had a very important role to perform in terms of providing skills and training to the rural people, which is the need of the hour. The state government is taking all actions for providing land for RSETI but the same is yet to be made available for a number of RSETIs. While the Government of India was providing funds for starting RSETI related training in hired premises once land allotment had been made, they were not providing such funds in the absence of land allotment. He felt that the primary purpose of the RSETI scheme for providing training to the rural people was getting defeated due to this. He requested the Panchayat & Rural Development Department of the Government of Assam to take up this matter with the Government of India for providing funds so that RSETI training can be given in hired premises pending allotment of land but with a commitment given by the Government of Assam that land would be provided in due course.
9. Performance of UBI in case of setting up RSETI was not satisfactory and they were asked to expedite opening up more RSETIs.
10. He pointed out that the qualitative side of the training given in the RSETI already functioning in the State needed to be looked into along with other issues relating to setting up of RSETIs in Assam. For this purpose a sub committee was required consisting of SLBC convenor, representative from the P&RD Department of the Government of Assam, UBI, UCO and Shri S.K.Haldar, state level representative/ monitor for RSETIs in NE Region.

Agenda items of the meeting were then taken up for discussion:

Agenda No.1

Adoption of Minutes

The house adopted the minutes of last meeting for Dec'11 qtr. held on 15.02.2012, since no amendments were suggested.

Agenda -2

Review of GoI instructions regarding Financial Inclusion and other areas & Action point No.8(b) to 8(e)

Total : Rs. 5734 crores

New loans sanctioned during the quarter

Crop loans : Rs. 1286 Cr

Term loans : Rs. 739 Cr

Total : Rs. 2025 Cr

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KCC target : 450,000

No of new card issued during the year : 371474

Cumulative position of KCC : 967220

Some of the leading banks whose performance in Agl. sector under ACP is not satisfactory, are:

(i)BOB (25%), (ii) Canara Bank (31%), (iii) UCO bank(31%) and IOB(47%).

IOB is of the opinion that they have been given a large target which they can not achieve. The Chairman appraised the bank that in such case they could raise the issue in due course so that the target could be reallocated.

DGM, SBI appraised the house that validity of KCC has been extended to 5 years in the revised guidelines of KCC. In the new guidelines a lot of changes are observed. In every block, LDMs along with Agriculture Deptt. GoA are organising weekly credit camps and it will be continued as such.

The Agriculture lending target of Assam for the year 2012-13 has been fixed by Gol at Rs.3341 crores. Banks will have to achieve it. The Chairman advised that a sub committee be formed with Agriculture Department, NABARD etc for holding detail discussions and fixing allocation to the banks for achieving this target. As the Scale of Finance (SoF) framed by NABARD was very low, the Chairman advised NABARD to re-look into the matter and for this purpose NABARD should arrange a meeting within 7 days.

Action point No. 4

CD Ratio

Agenda No. 5

a) CD ratio has been increased from 43.50% as on Dec '11 to 44.13% and C&I: D ratio at 50.29% as at the end of quarter March'2012.

Banks with less than 20% CD ratio are as under:

Punjab & Sind Bank (13%) Bank of Maharashtra (15), Union Bank (15.80%) and Kotak Mahindra Bank (0%)

(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 between 20% to 30% : 11

(d) No. of Banks with CD ratio between 30% to 40% : 5

(e) No. of Banks with CD ratio above 40% : 11

Union Bank of India, Punjab & Sind Bank and Canara Bank assured the house that they will increase the CD ratio by next quarter. Bank of India had no representation in the meeting, which was viewed seriously by the Chairman. Bank of Maharashtra was of the opinion that their figures were

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not correct. They were asked to check the matter as they had themselves put the figures into the system.

Out of 27 districts, 16 districts have uploaded district wise CD ratio into the site. It was advised that from now onwards the Banks having Lead Bank responsibilities were to ensure that their LDMs have uploaded the data into the SLBC website well before SLBC meeting.

Action point No.5: Annual Credit Plan 2011-12

Agenda No. 7

(α) ACP performance for 2011-12 as under :

Target -Rs 4500Cr.

Achieved -Rs. 4585Cr.

Percentage- 102%

Year to year performance: 82% as on March'2011.

Segment wise summary

	Rs. In Crore			
	<u>Target</u>	<u>Achievement</u>	<u>%</u>	<u>Y to Y %</u>
Agri total	2123	2002	94	67
Crop loans	1120	1082	97	48
Industry	683	857	125	90
Services	1693	1725	102	90

SBBJ and Standard & Chartered Bank's performance is zero and no representative attended the meeting. It was decided that the Reserve Bank of India needs to take a view on the continuance of such banks which were not performing at all under Annual Credit Plan.

Action Point No 6

DCC Meeting

The position regarding DCC and DLRC meeting in the agenda notes is not clear and this has happened due to the new web technology adopted. However, it was informed that almost all the the districts have already conducted the DCC and DLRC meeting.

Action Point no. 7

PMEGP

Agenda No.18

PMEGP performance is good and placed as under:

Target	: 5025
Proposal received	: 6213
Proposal sanctioned	: 5532
Proposal disbursed	: 5444
Proposal pending for disbursement	: 88
Proposal rejected	: 681

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The PMEGP scheme has been extended for the year 2012-13 vide KVIC Mumbai letter No. PMEGP/RBI/CMD/2011-12 dated 26.03.2012. The house is requested for meticulous compliance of the instructions contained in the letter with submission of Action Taken Report.

The banks raised the problem of low recovery in PMEGP scheme. The Chairman was of the opinion that this was due to wrong selection of beneficiaries and in future banks should ensure proper selection of beneficiaries. In respect of the present defaulters, the banks may submit the list of such borrowers to the Secretary Finance, Govt. of Assam for necessary action.

Action Point no. 8 :
Committee on Financial Sector Plan(CFSP)
Agenda No. 10(a),(b),(c),(d)&(e)

(a)Data not available and this is due to technical error of new soft ware introduced for the first time.

(b),(c),(d) &(e) already discussed under Agenda No.2 in page No.5&6.

Action Point no. 9
Agenda 13

RSETI

Land allotted for 12 RSETIs and 13 RSETIs have been opened. In Baksa district though the second land is allotted but it is still disputed and bank is unable to take possession due obstruction of local people. It was decided that the P&RD Department, Govt. of Assam may be moved to resolve the matter. In Dibrugarh district if NEDFi is not in a position to open the RSETI, then it should be reallocated to UBI. The brief position is as under:

Sl No	Name of Bank	Target	Land allotted	Opened
1	State Bank of India	5	4	2
2	AGVB	5	0	1
3	NEDFi	2	1	1
4	UBI	8	2	3
5	CBI	1	1	1
6	UCO Bank	5	3	4
7	Canara Banki	1	1	1

Action Point No. 10

Agenda No.14

FLCC

Status of FLCC centres opened as on 31.03.2012 is as under:

1. SBI : target -1. opened -1 (opened in the Regional Business office, Bongaigaon by Bank official).

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2. UBI : target 12, opened 4 (Lakhimpur, Cachar, Nagaon and Morigaon district)

3. UCO: target 9, opened 8 (Barpeta, Nalbari, Dhubri, Goalpara, Kokrajhar, Darrang, Sonitpur and Kamrup rural districts).

The Chairman expressed dissatisfaction with the performance of UBI as out of a target of 12, they have opened only 4. However, UBI has assured the house that 2 more FLCC in Tinsukia and Karimganj will be opened shortly and they were asked to submit a copy of their performance to Convenor SLBC, Assam.

Action Point no. 11

Agriculture Insurance Scheme

No representative of Agri. Insurance Corporation Ltd. was present in the meeting, hence the actual position was not available for discussion. However, the Chairman stressed the need of Ag. Insurance for the benefit of the banks as well as for the welfare of the borrowers. The house was of the opinion that the application form of the Agriculture Insurance Co. was very lengthy and was the main cause of low insurance coverage of crop loan/KCC borrowers. The Chairman requested that this matter should be brought to the notice of the State Level Insurance Committee of the Govt. of Assam for devising a simpler format for insuring the crops.

Action Point No. 12

Updating of Land record

Discussion could not be held since no representative from the Deptt. of Revenue, GoA attended the meeting.

Action point No.13: E-payment & Electronic Benefit Transfer(EBT)

Agenda No. 4

After detail discussion on the issue, it has been decided to start Scholarship scheme as pilot scheme throughout Assam to implement E-payment & Electronic Benefit Transfer (EBT). It was further decided that all earlier

decisions of the SLBC in respect of EBT should be pursued with the Govt. of Assam.

Action point 14

Agenda No. 13

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

The Director , Employment Generation Mission(EGM) highlighted the performance of three bank branches who he termed as the star

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performing branches for EGM in Assam. These were the Union Bank of India, Patsala branch, State Bank of India Tinsukia branch and Kumarikata branch of Assam Gramin Vikash Bank. On the other hand SBI Rangia and Amguri were not sanctioning loans despite provision of all required materials. He further mentioned that banks were not sending the quarterly return and as a result clear position of their performance could not be ascertained. Banks were advised to take necessary action in the matter.

It was decided in the meeting that from now onwards bank branches would pay interest at Savings Bank interest rate on the subsidy amount parked undisbursed for more than 6 months from the date of deposit. It was further decided that henceforth, EGM would provide back end subsidy.

Action point No.15

Union Budget Announcement: 1% interest subvention scheme for Housing loan up to Rs.15 lacs with cost of the house not exceeding Rs.25 lacs

Banks advised the house that they have already claimed the interest subvention and sent to NABARD.

Action point No.16

Recovery support from Govt. of Assam

Govt. sponsored loans and other defaulter borrowers

Agenda No. 19

Govt. of Assam is always giving support in recovery of Govt. sponsored loans and other defaulter borrowers. Further, banks are free to write to Addl. Chief Secretary, GoA as well as the Secretary, Finance Department to advise all the Deputy Commissioners for recovery support as and when they feel necessary.

Remaining Agenda items:

Agenda No. 8

Review of progress of financing under MSME sector

The overall growth during the quarter is Rs. 786.22 Cr., which is 11.14% over Dec'11 level. The sub-segment wise growth is as under:

<u>Sub-segment</u>	<u>Growth (Rs. In crores)</u>	<u>Growth % over Dec'11</u>
Micro Enterprise	177.11	11.93
Small Enterprise	351.33	18.59
Medium Enterprise	972.34	73.17

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The Chairman expressed his satisfaction over the growth in MSME sector and advised the banks to maintain the trend.

SHG Credit Linkage(Direct)

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

No. of SHG credit linked

Target 19300, Achieved 10579, Percentage of achievement : 55%, Amt. sanctioned Rs.41 crores.

Agenda No. 9

Implementation of SGSY Scheme

Target Rs. 40752 lacs, application sponsored 18172 Nos, application sanctioned 18045 Nos, Amount sanctioned Rs.19896.53 lacs, applications disbursed 17671 Nos, Amount disbursed Rs.17309.21 lacs, number of application pending for disbursement 374 Nos., and application rejected 127Nos.

Agenda No. 11

Review of coverage of Unbanked Block for providing banking services in the state

There is no unbanked block in the state of Assam.

Agenda No. 12

Credit Flow to Minority Communities

No representative is present in the meeting from Minority Development Department or Authority.

Agenda No. 15

Revenue Recovery Act

The house placed a request for raising stamp duty exemption limit for SHGs and Agricultural loans to Rs.1,00,000/- from the existing limit of Rs.50,000/-.

Agenda No.17

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

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After detail discussion it has been decided that a sub-committee will be formed including RBI, NABARD, Convenor SLBC, UBI, UCO and P&RD Deptt., GoA to work out the further course of action.

Agenda No.20

Target of Agricultural credit for the state

The Gol has allotted Rs.3341 crores target for Agricultural advance of the state for the year 2012-13, accordingly, as mentioned above a sub-committee would discuss the matter and allocations would be made for all the banks.

Agenda No. 22

Implementation of Revival/restructuring & reform package for the Handloom sector.

The house discussed the scheme but there was lack of clarity regarding the implementing agency of the scheme. The Chairman decided that he would take a meeting of all concerned.

Boroland Territorial Council (BTC)

Shifting of Bank branches

Representative of Boro Land Territorial Council appraised the house that 26 Nos of branches of different banks have shifted from BTC area due to law and order problem in the past and now that the situation has changed the bank branches should be reshifted to their original places.

DGM, SBI appraised the house that some of the branches shifted to other places had got new names with permission of RBI and had by now established themselves in the new places. If these branches were reshifted to their old places the same problem will occur. Banks were ready to cover the old areas by BCs but for opening new branches in the left out areas as per demand of BTC their viability will have to be worked out.

Allahabad bank advised that BTC wanted clarification from them regarding shifting of branches and they have given the reply to BTC and now they are covering the area by BCs and USBs.

It was been decided that if the left out places had 5000 plus population, then Brick and Mortar branch/ Ultra Small branch as per feasibility could be opened. However, for places with population less than 5000, BTC would call banks (except SBI, as already met) for discussion in the matter shortly.

The meeting ended with a vote of thanks by DGM (RB), SBI.

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Action Points that emerged in the SLBC, Assam, meeting dated 13.06.2012

No	Action to be taken	Action by
1.	Data relating to SLBC meeting should be submitted in time through website	All Banks
2	(a) Agriculture lending in the State should be increased.	All Banks. RBI
3.	a) 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.	All Banks
4	Credit portfolio of banks needs to be increased to improve the C D Ratio of the state.	All Banks
5.	a) All Banks must achieve 100% of their target under Annual Credit Plan for 2012-13. b) Continuance of very low achiever Banks of ACP would need to be looked into.	All Banks/RBI/GoA. RBI.
6.	a)DCC meetings at the district level should be held regularly.	LDMS of districts/ GoA. All Lead banks.
7.	PMEGP: a) Private banks must participate for implementation of PMEGP scheme in the State. b)PMEGP scheme has been extended for the year 2012-13	All private Banks All Banks
8.	Financial Inclusion: a) Remaining 9 identified districts are to achieve 100% coverage of households under financial Inclusion.	LDMS of concerned districts.

	<p>b) Opening of at least one account for each family under FIP villages by 30th June'2012.</p> <p>c) Villages with population 1000 to 1999 to be covered by 31.03.2013</p> <p>d) Banks are to open Brick & Mortar branches/Ultra Small branches as per feasibility in the villages having population 5000 and above within 30.09.2012.</p> <p>e) Banks to make a survey to ascertain connectivity status of the villages allotted to them and take up the matter with BSNL and arrange accordingly within 31.07.2012.</p>	<p>All Banks / NABARD</p> <p>All banks</p> <p>All banks</p>
9.	<p>a) RSETIs are to be set up by banks as per the allotment.</p> <p>b) Revenue/P&RD Deptt., GoA are to settle the matter regarding land allotment to RSETIs in the State with concerned DCs of districts.</p> <p>b) If NEDFi is not in a position to open RSETI in Dibrugarh district, then it should be reallocated to UBI.</p> <p>c) To form a sub-committee with Principal Secretary P&RD, GoA, as Chairman with other members, Shri S.K.Haldar, SPC, Convenor SLBC, UBI, UCO and Revenue Deptt. GoA to resolve the issues of RSETIs and for looking into quality standards of existing RSETIs.</p>	<p>Concerned Banks / Revenue/P&RD Deptt, GoA.</p> <p>UBI</p> <p>Convenor,SLBC</p>
10.	<p>FLCC:</p> <p>a) Banks, having lead bank responsibilities, to set up FLCC in all Lead Districts and also avail the incentives as per NABARD. UBI has to open more FLCC within this quarter.</p> <p>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 of the camps.</p>	<p>UBI/UCO/NABARD</p> <p>Lead banks.</p>
11.	<p>a) Banks to take insurance coverage of all their KCC/Crop loans as mandatory & reconcile their data with Agri. Insurance Co.</p> <p>b) To formulate a simple way to insure crop as well as borrowers.</p>	<p>All Banks & Ins Co.</p> <p>GoA State Level Insurance Committee.</p>
12.	<p>Updating of land record: To list all the documents pertaining to land records immediately.</p>	<p>Revenue Deptt., GoA</p>

13	E-payment & Electronic Benefit Transfer (EBT) to be taken up for Scholarship to students as a pilot scheme throughout Assam.	GoA & all banks.
14	a) EGM Scheme: Bank branches to pay interest from the day one at Savings Bank interest 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.	All Banks. All Banks All Banks
15	Implementation of Revival/restructuring & reform package for the handloom sector.	All Banks GoA
16	Recovery support from GoA: Banks are free to write to Secretary, Finance Department & Addl. Chief Secretary, GoA for advising Deputy Commissioners to arrange for recovery support.	All Banks/GoA/ KVIC/ KVIB/DIC
17	Raising of stamp duty exemption limit for SHGs and Agricultural loans to Rs.1,00,000/- from existing limit of Rs.50,000/-	GoA
18	A sub committee to be formed to implement the minutes of meeting of 15 th Central Level Coordination Committee(CLCC) under Swarnajayanti Gram Swarajgar Yojana (SGSY)/Aajeevika/National Rural Livelihoods Mission (NRLM) dated 27 th December'2011.	SLBC Convenor

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LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING HELD ON 13.06.2012

(A) RBI, NABARD etc.

1	Shri. P.K Jena	Regional Director	RBI	Guwahati
2	Dr. D.Das	General Manager	NABARD	..
3	Shri S.C. Sarkar	Asstt. General Manager	RBI	..
4	.. N.K.Gayan	General Manager	RBI	..
5	.. A.C.Goswami	Asstt. General Manager	RBI	..

(B) State and Central Govt. Officials.

6	Shri PK Chowdhary,IAS	Addl. Chief Secretary	Govt. of Assam	Guwahati
7	.. K.Goswami	Comm & Secy	Handloom & Textile	Guwahati
8	.. S P Nandy, IAS	Secy, DIF, Finance Deptt	Govt of Assam	Guwahati
9	Shri A.Hazarika	Secy & Director, EGM	..	..
10	.. D.K.Baruah	Secy. Agriculture	..	..
11	.. J.B.Singh	Principal Secretary, P&RD	..	..
12	.. P.K.Hazooari	Secretary, BTC	..	..
13	.. Atul Chaturvedi	A.P.C, Assam	..	..
14	Shri P.Mahanta	NO KCC, Directorate of Agri	..	..
15	Dr. K.Borkakati	Director Agriculture	..	..
16	Shri R.R.Hazarika	Director, Finance Deptt.	..	..
17	.. M.C.Das	Sr. Research office, Finance	..	..
18	.. Bhupen Bordoloi	Funding specialist, EGM	..	..
19	.. N.Bharali	Business Dev officer, EGM	..	..
20	Mrs Devola Devi Das	Dy Secy, Urban Dev	..	..
21	Shri Dipankar Baruah	Programmer, NIC	..	..
22	.. M.M.Roy	Joint Director, Horticulture	..	..
23	.. U.N.Mahalik	Sr. GM, BSNL	BSNL	..

4C) Commercial Banks, RRBs, Co-operative Banks & Other Financial Institutions.

24	Shri G.P.Sarma	DGM & CRM	UBI	Guwahati
25	.. P.K.Mohanty	DGM, Zonal Manager	Central Bank of India	..
26	.. D.N.Sarkar	Chief Manager	..	..
27	.. S.N.Sahu	Chairman	AGVB	..
28	.. T.L.Bhaduri	DGM	Allahabad bank	..
29	.. A.K.Grover	AGM	Bank of Baroda	..
30	.. N.D.Jana	Sr. Manager(Credit)	..	..
31	.. K.K.Das	AGM	Punjab National Bank	..
32	.. A.B.Chaudhary	Chief Manager	UCO Bank	..
33	.. Dileep Kr Sarma	Manager	..	..
34	.. Debadutta Parija	AGM	Federal Bank	..
35	..A. Dutta	Chief Manager	..	..
36	Shri A.C.Dutta	RDO	Union Bank of India	..
37	.. Kirpal Singh	Zonal Manager	Punjab & Sind Bank	..
38	.. P.K.Sarma	Manager	Vijaya bank	..
39	.. Bimal kumar Das	AVP(Agri cluster)	Axis bank	..
40	.. Rajiv Bhattacharjee	Reg. Relationship Mgr.	..	..
41	.. Ramkrishna Sarma	Chief Manager	AGVB	..

42	„ M.G. Boro	Regional Head	ICICI Bank	„
43	„ Swapan Kr. Haldar	Project Coordinator	Syndicate bank	„
44	„ T.K.Paul	Chief Manager	Dena Bank	„
45	„ Arindam Hazarika	Chief Manager	Kotak Mahindra Bank	„
46	„ K.P.Nath	Sr. Manager	HDFC Bank	„
47	„ Nayanjyoti Das	„	„	„
48	„ Bimalendu Naskar	„	Bank of Maharashtra	„
49	„ B. J. Choudhury	Asstt. Manager	Yes Bank	„
50	„ P . Purkayasth	Sr. Manager	UBI	Guwahati
51	„ K.Songput	Manager	Allahabad Bank	„
52	„ Hemanta Bora	Sr. Manager	„	„
53	„ Jyoti Lochan Das	Dy. Manager	Standard Chartered	„
54	„ Seetharam Sheetty	Chief manager	Vijaya Bank	„
55	„ A.H.K.Toppo	Chief Manager	IOB	„
56	„ Chandan Kr. Singh	Asstt. Manager	„	„
57	„ M.P.Panda	Sr. Manager	Canara Bank	„
58	Smt Mandira Sinha	AGM	SIDBI	„
59	„ S.K.Singh	Asstt. Director	NHB	„
60	„ T.K.Ghosh	Divisional Manager	Canara Bank	„
61	„ A.K.Gupta	Chief Manager	Indian Bank	„
62	„ K.Hazarika	GM	ACAB	„
63	„ P.K.Purkayastha	Chairman	LDRB	„
64	„ C.K. Adani	Chief Manager	OBC	„

(D) Convenor Bank

65	Shri Sailil Saran	General Manager (NW-1)	State Bank of India	Guwahati
66	„ T Das	Dy General Manager	„	„
67	„ A.Choudhury	DGM(OR)	„	„
68	„ R.R.Haldar	AGM(LB&RRB)	„	„
69	„ N L Mandal	Chief Manager	„	„
70	„ Nikhil Dutta	Dy. Manager	„	„
71	„ A.K.Azad	Dy Manager	„	„
72	„ G.R.Paul	„	„	„
73	„ Sriday Koch	Attendant	„	„

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