

**STATE LEVEL BANKERS' COMMITTEE, ASSAM**  
**MINUTES OF THE MEETING FOR THE QUARTER ENDED JUNE, 2012 HELD AT IIBM,**  
**KHANAPARA, GUWAHATI ON 04-09-2012**

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended June, 2012 was held on 4th Sep, 2012 in the conference hall of IIBM, Khanapara, 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, RBI, 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. 119.58 crores i.e. 0.17% over the last quarter March'12. (YoY growth of Rs.8488.26 cr. i.e, 14.05% over June'2011.)
- Advance portfolio increased by Rs.691.42 cr.,i.e, 2.28% over last quarter March'12. (YoY growth of Rs.6870.37 cr, 28.41% over June'11)
- Out of which AGL advance registered a growth of Rs.283.56 cr, i.e, 4.95% over the last quarter March'12. (YoY growth of Rs.1368.92 cr, 29.45% over June'2011)
- Priority sector advances decreased by Rs.258.67 cr, i.e, (-1.61%) over last quarter March'12. (YoY growth of Rs. 2312.63 cr, 17.12% over June'2011)
- CD ratio increased from 44.13% to 45.06% as on quarter ended June'2012 and C&I: D ratio at 51.20% at the end of the quarter.
- Banks with less than 20% CD ratio are: (i) Punjab & Sind Bank (12.29%), (ii) Union Bank of India (15.56%) and (iii) Bank of India (19.03%)
- ACP target & achievement: Against total outlay of Rs.6420 cr for the year 2012-13, the overall achievement under ACP in the state was Rs.1129 cr, i.e, 17.59%.
- Achievement under Agriculture: 9%, Crop loan: 6%, Industry: 29% and Services: 30%.
- Finance under MSME sector: Recorded a negative growth of Rs.73.47 crore(-0.94%) over the previous quarter. The growth of sub sectors were as under: Micro enterprise 9%, Small enterprise 11% and Medium enterprise (-27%).

- SHG : A total of 5768 SHGs were credit linked during the 1<sup>st</sup> quarter June'2012.

**Financial inclusion:**

- (a) the status of coverage of villages with population 1000-1999: The total number of villages allocated 5224 and Bank wise allocation duly approved by last SLBC meeting held on 13.06.2012 communicated to all banks. As per report received from various banks only 297 villages has been covered so far and out of 1413 number of villages with population 1600-2000, 83 villages has been covered. All banks are requested to expedite coverage as per Gol strategy and guidelines positively within 31.03.2013
  - (b) The progress of opening at least one account for each family in FI villages : Out of 1185456 families, 590631 families have been covered as on 30.06.2012.
  - (c) Opening of Brick and Mortar branches in FI villages with population >5000 to be completed within 30.09.2012.Out of 168 villages, 57 villages have so far been covered by branch/USB.
- **FLCC** : FLCC has been changed to FLCs as per RBI guidelines and as per new concept FLCs to be set up in all LDMs office. However, the existing FLCCs already set up will function as usual. The convenor bank is in the process to obtain some clarifications in this regard from the appropriate authority.
  - **RSETI** : Out of 27 RSETIs allotted to different banks, 15 RSETIs already opened. GoA has allotted land for 16 centres. Banks along with GoA have to escalate efforts for opening remaining RSETIs at the earliest.
  - Branch Expansion: All banks together have opened 7 branches in the state during the quarter ended June,2012, out of which 5 are in rural and semi-urban areas and 2 branches in urban areas.

**3. Shri V.Marutiram**, CGM, NABARD, narrated that banks have achieved 10% of the agriculture target of Rs.3766 crores fixed by the Govt. of India, banks need to give special attention on it. Secondly, KCC cards need to be issued which should be the thrust area for the period and apart from KCC, Smart card to be issued to the farmers in the second phase. Govt of Assam should co-operate by updating the land record on-line, so that issuance of KCC by the banks will be faster. Banks should gear up the process of issuing Weavers Credit Card as per their target and monthly progress report to be submitted to the Govt. of India.

3. **Shri G.N.Murthy**, General Manager, RBI, in his remarks, highlighted the following points:

- FLCC has been changed to FLCs which has been discussed, he pointed out that 5(five) districts have not been covered yet. United Bank of India-4 Nos, and State bank of India-1 No.
- Financial Inclusion Plan: Road map has been provided to the banks for coverage of villages with population < 2000. Banks are requested to complete the coverage within the stipulated time frame given by Gol.

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

1. He appreciated the initiative of convenor bank for successful launching the on-line SLBC site for all the North eastern states more particularly for Assam.
2. In the last financial year ACP target was achieved by 101%, which is appreciable and he advised all member banks to keep up the effort.
3. He mentioned that in the past years the deposit growth rate in the state exceeded the advance growth rate and only during last financial year reversal of this trend had taken place with advance growth rate increasing to 27.34% as against deposit growth rate at 14.58%. As a result of this the CD ratio of the state is now increasing.
4. He pointed out that increasing credit absorption capacity in the state is a long term process and both the government and the banks must contribute to it to enable creditable increase in the CD Ratio for Assam. In the short run, he felt that there was a need for the low performing or non performing banks to gear up their functioning to ensure that they do not drag down the efforts of the better performing banks and themselves contribute to increasing the CD Ratio in Assam. In this context he highlighted the CD ratio of some leading banks as follows : (i) Union Bank (15%), (ii) Central Bank of India (24%), (iii) Indian Bank (25%), (iv) United Commercial Bank (28%) and (v) Allahabad Bank (33%) which is far below the National level even at the state level. He requested these banks to increase their credit in the state. Further, he advised that CD ratio alone will not help unless per capita credit of the districts is increased. The LDMs of districts like Morigaon, Darrang, Karbi Anglong, Barpeta, Hailakandi and Karimganj should ensure that per capita credit in their district is increased. Qualitative aspects of the credit also needs to be given focus, by the banks in their own interest. He suggested that banks should engage a team to look into this issue.
5. He reminded the House that Annual Credit Plan of this financial year was 43% higher than the previous financial year and requested all the banks to advise their LDMs for taking up the matter with their respective Deputy

>>4<<

Commissioners so that the target can be achieved. The substantial achievement in agricultural advance during the last year was due to the efforts of Sub-committee, which should continue to be active this year also. He further pointed out that there are number of Govt. schemes which are not known to the operating level functionaries of the banks. Controllers of the banks should make arrangements for proper publicity of these schemes in consultation with their respective Deputy Commissioners.

6. 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. He pointed out that the qualitative aspect of the RSETIs already functioning in the State needed to be looked into along with other issues relating to setting up of RSETIs in Assam.
7. EBT : As the first step of implementing this scheme, a decision had earlier been taken to implement the Scholarship Scheme of the state government through electronic transfers. He wanted the Lead Bank Office to pursue with the state government for implementing the EBT scheme in Assam in its totality. In this context, he highlighted the need for making MNREGA payments to the beneficiaries directly to their account.

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 March'12 qtr. held on 13.06.2012, since no amendments were suggested.

### **Agenda -2**

#### **Review of Gol instructions regarding Financial Inclusion**

#### **Action point No.8(a) to 8(e)**

- (a&b) As per Gol instruction banks are to ensure opening of one account in each family living in the service area villages allotted to them. Out of total households of 1185456, only 590631 have so far been covered which is 50%. The remaining households should be covered by all the banks within the Gol time-line.
- (c) The coverage status of villages with population 1000 to 1999 is as follows: (i) total No. of villages 5224 and villages covered so far is 297. (ii) Total No. of villages with population 1600-2000 is 1413 and out of which villages covered only 83. Banks should complete the task within the stipulated period.
- (d) Total No. of villages with population of 5000 and above is 168. Villages so far covered by Brick and Mortar branch/ Ultra Small Branch

>>5<<

(USB) are 57; remaining 111 villages should be covered by all banks positively within 30.09.2012. SBI has already covered all their allotted Villages and all other banks have to complete the same within 30.09.2012.

- (e) The UBI raised the problem regarding quality of connectivity, ie, in some places connectivity is there but it is very slow which takes a lot of time to put one transaction, as a result the main concept of the scheme has failed. Regarding connectivity status the Chairman desired that banks should give a clear picture of connectivity problems so that he can take up the matter with BSNL. Convener SLBC was advised to fix a date for meeting with BSNL within this month.

### **Action point No.1**

#### **Agenda No-3**

#### **Follow up action on the decision of the SLBC meeting**

The new website for online SLBC has been launched. Data should be up loaded by all banks for next SLBC meeting online within the stipulated time.

### **Action points No. 2 & 3: Agriculture Lending : Crop Loans/KCC**

#### **Agenda No. 6**

Agl. Loan portfolio compared to March'12 increased by 283.56 crores with 4.95% growth. Agl advances at the end of June'2012 is Rs.6017.46 crores (inclusive of investment of RIDF), which is 19.38% of the total advance (RBI bench mark is 18%).

Crop loans	: Rs. 1969 crores
Term loans	: Rs. 2205 crores
Total	: Rs. 3812 crores

New loans sanctioned during the quarter

Crop loans	: Rs. 149 Cr
Term loans	: Rs. 210 Cr
Total	: Rs. 359 Cr

KCC target	: 644500
No of new card issued during the year	: 56334
Cumulative position of KCC	: 1110578

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

(i)BOI (0%), (ii) Canara Bank (0%), (iii) PNB(0%),(iv) IOB(0%),(v) Indian Bank (0%), (vi)IDBI (1%), ANB, DEN & AACB (2%).

The Chairman was of the opinion that this kind of performance was not acceptable. All the banks were requested to take all necessary action for achieving their target. In every block, LDMs along with Agriculture Deptt. GoA should organise the weekly credit camps. Banks should advise their LDMs to keep close liaison with the Agriculture Deptt. for organising such camps. The Chairman requested the Principal Secretary, Agriculture Department, GoA and Agriculture Production Commissioner to take up the matter with District level authorities of Agriculture Department for their effective involvement. The Chairman apprised the house that private banks are equally obligated to perform in priority sector advances like the nationalised banks, but their performance in the state was very poor. Secretary, Department of Finance, Government of Assam was requested to take up this matter with the GoI. He advised the Convenor SLBC to provide a list of low performing and non performing banks to the Secretary, Finance Department, GoA.

#### **Action point No. 4**

#### **CD Ratio**

#### **Agenda No. 5**

- a) CD ratio has been increased from 44.13% as on March '12 to 45.06% and C&I: D ratio at 51.20% as at the end of quarter June'2012.

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

Punjab & Sind Bank (12.29%), Union Bank of India(15.56%) and Bank of India (19.03%)

(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 between 20% to 30%	: 5
(d) No. of Banks with CD ratio between 30% to 40%	: 3
(e) No. of Banks with CD ratio above 40%	: 17

Low CD ratio banks are requested to take necessary step to improve their position.

#### **Action point No.5:**

#### **Annual Credit Plan 2012-13**

#### **Agenda No. 7**

- (α) ACP performance for 2012-13 as under :

Target -Rs 6420Cr.

Achieved -Rs. 1129Cr.

Percentage- 18%

Year to year performance: 16% as on June'2011.

**Segment wise summary**

		Rs. In Crore		
	<u>Target</u>	<u>Achievement</u>	<u>%</u>	<u>Y to Y %</u>
Agri total	3766	340	9	9
Crop loans	2516	147	6	6
Industry	815	237	29	15
Services	1839	552	30	26

The house was appraised that the Annual Credit Plan of this financial year was 43% higher than the previous financial year. All banks were requested to take necessary steps so that the last year's trend of achievement was maintained.

**Action Point No 6**  
**DCC Meeting**

The position regarding DCC and DLRC meeting was satisfactory during the quarter. Out of 27 districts 23 districts have conducted DCC/DLRC meeting, remaining 4 districts should be advised by the lead bank to conduct the meeting in time.

**Action Point no. 7**  
**PMEGP**  
**Agenda No.18**

PMEGP performance is good and placed as under:

Target	:	4644
Proposal received	:	348
Proposal sanctioned	:	300
Proposal disbursed	:	300
Proposal pending for disbursement	:	48
Proposal rejected	:	0

The PMEGP scheme has been extended for the year 2012-13 only and for this reason KVIC appraised the house that they will sponsor all the applications within 30<sup>th</sup> September'2012 except Nalbari and Dhubri districts, which will be completed by 31<sup>st</sup> October'2012. Banks were requested to complete sanction and disbursement within 31<sup>st</sup> January'2013, so that claiming of Margin Money and settlement thereof could be done within 31.03.2013. As the scheme will be withdrawn from 01.04.2013, no claim would be settled after 31.03.2013. All banks to keep note of this.

**Action point No. 16**  
**Recovery support from Govt of Assam**  
**Agenda No. 19**

Regarding recovery support from GoA in case of Govt sponsored loans particularly PMEGP loans, the Chairman opined that the banks may write to the Secretary, Finance Department, Govt of Assam who would advise the district administration for necessary support. SBI & LDRB have already submitted their request to GoA.

**Action Point no. 9**  
**Agenda 13**  
**RSETI**

Land allotted for 16 RSETIs and 15 RSETIs have been opened. In Dibrugarh district if NEDFi is not in a position to open the RSETI, then it should be reallocated to UBI (as decided in the last SLBC meeting held on 13.06.2012). The position of RSETI in Assam after reallocation of Dibrugarh district RSETI to UBI is as under:

Sl No	Name of Bank	Target	Land allotted	Opened
1	State Bank of India	5	4	2
2	AGVB	5	2	2
3	NEDFi	1	1	1
4	UBI	9	3	3
5	CBI	1	1	1
6	UCO Bank	5	4	5
7	Canara Banki	1	1	1
	Total	27	16	15

Shri K. Janardhan, Chief Project Co-ordinator, Gol, who was present in the meeting appreciated SLBC, Assam for constituting a Sub-committee in the state which he felt would be good for the overall development of RSETIs in the state. In Assam out of 27 districts, 15 districts already have RSETIs. He pointed out that in India a total of 539 RSETIs are there against 620 districts and SBI has the highest number of RSETIs. Assam has to open 12 more RSETIs. In this connection, he requested SBI, NEDFi and UBI to cover the remaining districts as early as possible. He further appraised the house that Gol has graded the RSETIs as A+, A, B, C, and D and if the RSETIs are graded A+ or A, all the cost of the RSETIs will be borne by MoRD, Gol. Banks are allowed to start RSETIs in a rented house even without allotment of land. Once the land allotment is done by state Govt, Rs. 1(one) crore will be sanctioned for construction of RSETI and no fund will be released before allotment of land. The Chairman appraised the house that the Principal Secretary P&RD, GoA will write on behalf of Govt of Assam to the Govt of India to allow the banks to start the RSETIs in a rented house pending allotment of land and release Rs. 10 lacs for rental purpose.



**Action Point No. 10**

**Agenda No.14**

**FLCC**

Status of FLCC centres opened as on 30.06.2012 is as under:

1. SBI : target -1. opened -1 (opened at Bongaigaon with appointment of Counsellor)
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 advised UBI to cover the remaining districts as early as possible.

**Action Point no. 11**

**Agriculture Insurance Scheme**

**Agenda No. 15**

The representative of Agri. Insurance Corporation Ltd. appraised the House that they are in process of supplying simplified Application forms to the individual bank branches at the earliest.

**Action Point No. 12**

**Updating of Land record**

The Deptt. of Revenue, GoA appraised the House that out of total 27 districts in Assam, processing of 19 districts has been completed and will be made available on-line shortly.

**Action point No.13**

**E-payment & Electronic Benefit Transfer(EBT)**

**Agenda No. 4**

Scholarship scheme has been taken as pilot scheme throughout Assam to implement E-payment & Electronic Benefit Transfer (EBT). In this connection, GoA is to provide the list of students with their account number maintained at the core banking branches. As no one from Education deptt. GoA was present in the meeting the Chairman advised that the matter will be discussed in the Sub-committee meeting and the progress to be communicated to the Chairman before the next SLBC meeting.

**Action point 14**

**Agenda No. 20**

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

The Project Director, Employment Generation Mission (EGM) highlighted the performance of few bank branches who he termed as star performers for EGM in Assam. These were the Assam Co-operative Apex Bank, Lakhimpur branch, UCO bank Sonapur branch, State Bank of India Tinsukia branch and Kumarikata branch of Assam Gramin Vikash Bank. Other than these few branches all other bank branches' response was very poor. No branch is submitting monthly report. Uniform system and procedure also not being followed by the branches. Some branches are adjusting subsidy fore-end while others have kept the subsidy for back-end appropriation. According to him banks are not giving importance to scheme. After detail discussion it has been decided that banks should engage one nodal officer at the state level to monitor EGM scheme.

**Action point No.15**

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

**Agenda No. 10**

Banks were yet submit their list of claims to GoA. The Principal Secretary, (Handloom & Textiles) GoA advised that all such submission should be completed by 15.09.2012.

Weavers Credit Card : the target for all banks have been published in the SLBC Agenda-cum-Back ground paper for the quarter ended June'2012 and applications forms for weavers credit card have been sent to different bank branches by Department of Handloom & Textiles. SBI has received 1130 Nos of applications; UBI & UCO have not received any application forms. NABARD has taken up the matter to ensure the application forms are sent to the districts and all the bank branches from the district level. Banks are advised to submit the progress report as per format given in Annexure-VIII in the Agenda-cum-Booklet paper for the quarter ended June'2012 on-line through SLBC site for the next SLBC meeting quarter ended September'2012.

**Action Point No.17**

**Raising of stamp duty exemption limit for SHGs and Agriculture loans to Rs.1 lac from existing limit of Rs. 50,000/-**

Deptt. of P&RD GoA has taken up the matter for raising the existing limit with the Finance Department, GoA, and a reply is awaited.

**Action Point No.18****Implementation of SGSY/Aajeevika mission/NRLM Scheme and implementation of minutes of 15<sup>th</sup> CLCC meeting under the scheme**  
**Agenda No. 9**

The designated officer of Govt of Assam was not present in the meeting so the discussion could not take place.

**Remaining Agenda items:****Agenda No. 8****Review of progress of financing under MSME sector**

The negative growth during the quarter is Rs. 73.47 Cr., which is (-9.36%) over March'12 level. The sub-segment wise growth is as under:

<u>Sub-segment</u>	<u>Growth (Rs. In crores)</u>	<u>Growth % over March'12</u>
Micro Enterprise	301.33	9
Small Enterprise	248.63	11
Medium Enterprise	-623.43	-27

The Chairman expressed his dissatisfaction over the negative growth in MSME sector and advised the banks to take remedial action.

**SHG Credit Linkage(Direct)**

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

No. of SHG credit linked- 10579

Amount sanctioned      Rs. 12 Cr.

**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**

Out of total 13 identified districts in Assam, only 3 districts have submitted the data. The banks having lead bank responsibility have been advised to inform their LDMs to up load the data on-line in the SLBC site before commencing SLBC meeting in every quarter.

**Agenda No.21**

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

The matter has been discussed and noted for implementation.

**Agenda No.22**

**Boroland Territorial Council (BTC)**

**Shifting of Bank branches**

No representative was present in the meeting, hence issue could not be discussed.

**Agenda No.23**

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

CGM, NABARD requested the Banks to encourage JLGs and in this connection he assured that he will supply guidelines of JLGs to the Bank.

**Agenda No. 24**

**Detection of Counterfeit Notes in Banking Channel – Revised procedure**

The matter was discussed in detail and it has been decided that all banks are authorised to exchange mutilated notes, even Private sector banks.

**Agenda No.25**

**Roadmap – Provision of Banking Services in villages with population below 2000**

RBI appraised the House that Convenor, SLBC has to submit quarterly progress report regarding coverage of villages with population <2000 as the matter is a time bound programme. As such, all the banks are requested to submit progress report in this connection to Convenor, SLBC, Assam in time.

**Agenda No. 27**

**SLBC meetings- List of issues to be discussed as per Gol instructions**

The matter was discussed heading wise and noted against different agenda.

**Agenda No. 28**

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

The Bank wise target of Swarojgar Credit Card (SCC) has been provided in the Agenda-cum-Background paper for the quarter ended June'2012 and again revised SCC target as per decision of SLBC meeting dated 04.09.2012 held at IIBM, Khanapara sent to mail address of all the banks. The input form is also provided in the SLBC site and banks are requested to up load the progress of SCC in the SLBC site every quarter for the SLBC meeting.

**Agenda No. 29**

**Request from IDBI bank to permit agri lending through BC at distance from 30 Km from base branch**

As this relates to an operational matter, SLBC is not the forum to discuss it.

**Agenda No. 30**

**Personel banking advances :**

**Educational loan allocation of target for 2012-13**

Bank wise target for Education loan for the year 2012-13 has been provided in the Agenda-cum-Background paper for the quarter ended June'2012 and subsequently on 06.09.2012 revised target as per decision of SLBC meeting for the quarter ended June'2012 held at IIBM, Khanapara on 04.09.2012 sent to the mail address of all the banks. The input form is also provided in the SLBC site and banks are requested to up load the progress of Education loan in the SLBC site every quarter for the SLBC meeting.

The meeting ended with a vote of thanks by AGM (AB), SBI.

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**Action Points that emerged in the SLBC, Assam, meeting dated 04.09.2012**

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 & GoA
6.	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, sanction & disbursement by banks should be completed within 31.01.2013	All private Banks  All Banks
8.	Financial Inclusion: a) Status of coverage of villages with population 1000-1999. The task to be completed within 31.03.2013.  b)Opening of at least one account for each family under FIP villages by 30 <sup>th</sup> June'2012 as per GoI time line.  c) 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.  d) Banks to submit final connectivity status list of the villages allotted to them along with giving a clear picture of connectivity problems so that the matter can be taken up with BSNL by Addl Chief Secretary, GoA. e) Banks to provide Laptop and VPN connectivity to identified official visiting CSPs. Status of reconciliation of already uploaded GIS data by LDMS and preparation of	LDMS of concerned districts. All Banks  All Banks / NABARD  All banks  All Banks.

	Comprehensive District financial services by LDMs to be provided. Banks to advise LDMs accordingly.	
9.	a) RSETIs are to be set up by banks as per the allotment. b) Revenue/P&RD Deptt., GoA are to settle the matter regarding land allotment to RESTIs 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 RSETI pending the allotment of land.	A, b & c):- Concerned Banks/Revenue/P&R D Deptt, GoA.
10.	FLCC/FLC: a) Banks, having lead bank responsibilities, to set up FLC in all Lead District Manager's Office. UBI has to open more FLCs within this quarter.  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 aspects of the camps.	UBI/UCO/NABARD  Lead banks.
11.	a) Banks to take insurance coverage of all their KCC/Crop loans as mandatory & reconcile their data with Agri. Insurance Co.	All Banks & Ins Co.
12.	Updating of land record: To list all the documents pertaining to land records immediately.	Revenue Deptt., GoA
13	E-payment & Electronic Benefit Transfer (EBT) Scholarship to students has been taken up as a pilot scheme throughout Assam. List of candidate with account number maintained at CBS branches to be provided by GoA to banks.	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	a) Implementation of Revival/restructuring & reform package for the handloom sector. b) Sanction/disbursement of loan under Weavers Credit Card as per allotted target of Gol	a & b): 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

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

**(A) RBI, NABARD etc.**

1	Shri. G.N.Murthy	General Manager	RBI	Guwahati
2	Dr. V.Marutiram	CGM	NABARD	..
3	Shri A.C.Goswami	Asstt. General Manager	RBI	..

**(B) State and Central Govt. Officials.**

4	Shri PKChowdhary,IAS	Addl. Chief Secretary	Govt. of Assam	Guwahati
5	.. K. Janardhan	Chief Project Co-ordinator	Gol	New Delh
6	.. K.Goswami	Comm & Secy	Handloom & Textiles	Guwahati
7	.. D. Jhingran	Prin-Secy, Agl & APC	GoA	..
8	Shri A.Hazarika	Project Director, EGM	..	..
9	.. Dr. J. Balaji	Secy, Finance	..	..
10	.. J.B.Singh	Principal Secretary, P&RD	..	..
11	.. Bharali Sharma	Dy. Secy, Revenue & DM	..	..
12	Smt. Salma A Hussain	..	..	..
13	Shri Sanat Kalita	Joint Secy, Industries	..	..
14	.. V.K.Das	Addl DI, Industries	..	..
15	.. P.C. Das	Director, KVIC	..	..
16	.. M.C.Das	Sr. Research office, Finance	..	..
17	.. Bhupen Bordoloi	Funding specialist, EGM	..	..
18	.. Dr Anjan Goswami	PM, Dairy, EGM	..	..
19	.. P. Mohanta	Nodal officer, KCC, Dept.Agl	..	..
20	Shri Dipankar Baruah	Programmer, NIC	..	..
21	.. U.N.Mahalik	Sr. GM, BSNL	BSNL	..
22	.. S.K.Haldar	State Project Co-Ord,RSETI	Gol	..

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

23	Shri G.P.Sarma	DGM & CRM	UBI	Guwahati
24	.. T.L.Bhaduri	DGM	Allahabad Bank	..
25	.. D.N.Sarkar	Chief Manager	CBI	..
26	.. S.N.Sahu	Chairman	AGVB	..
27	.. K.Hazarika	GM	Apex Bank	..
28	.. M.K.Dutta	Dy Regional Manager	Bank of Baroda	..
29	.. A. Lahiri	Dy Manager	Andhra Bank	..
30	.. N.K.Bhattacharjee	Regional Manager	Syndicate Bank	..
31	.. Biswajit Sen	Chief Manager	Union Bank	..
32	.. Ajit Kumar Thakur	Senior Manager	Axis Bank	..
33	.. A.R.Singh	..	Bank of India	..
34	..P.Karpurkayasth	Chairman	LDRB	..
35	Shri A.B.Chaudhary	Dy Zonal Head	UCO Bank	..
36	.. R. Vikramaditya	Sr. Manager	ICICI Bank	..
37	.. Sanjay Kumar	AGM	ICICI Bank	..
38	.. Hemanta Bora	Sr. Manager	Allahabad bank	..
39	.. Dileep Sarma	Manager	UCO Bank	..
40	.. K.K.Das	Dy Manager	SBBJ	..
41	.. P.Purkayastha	Sr. Manager	Axis Bank	..
42	.. R.K.Sarma	Chief Manager	AGVB	..



43	„ Aniruddha Dutta	Chief Manager	Federal Bank	„
44	„ Ch. Adani	Sr. Manager	OBC	„
45	„ S. Mallick	AGM	OBC	„
46	„ Nikunj Bharti	„	IDBI	„
47	„ Dipankar Das	„	IDBI	„
48	„ Satyanarayan	DGM	Vijaya Bank	„
49	„ Kallol P. Nath	Sr. Manager	HDFC Bank	Guwahati
50	„ G. Kalyanam	CRM	IOB	„
51	Dr K. Tamilseluan	Chief Manager	Indian Bank	„
52	„ B.N.Naskar	Sr. Manager	BOM	„
53	„ J.Basumatary	Manager	Canara Bank	„
54	„ Dr N.N.Goswami	Chief Manager	Dena Bank	„
55	„ S.C.Dutta	Sr. Manager	„	„
56	„ P.K.Sarma	Manager	Vijaya Bank	„
57	Shri A.C.Dutta	RDO	Union Bank	„
58	„ S.Dwivedi	Manager	National Ins. Co.	„
59	„ S.K.Singh	POPD	National Horti Board	„
60	„ Manoranjan Das	Manager	NEDFi	„
61	„ Ramesh Baswadia	AGM	Canara Bank	„
62	„ Ajoy Kr Thakur	AGM	Dena Bank	„
63	„ K.C.Behera	Regional Manager	Agri Ins. Co	„
64	„ S.Chakraborty	Asstt. Manager	„	„

**(D) Convenor Bank**

65	Shri Salil Saran	General Manager (NW-1)	State Bank of India	Guwahati
66	„ R.R.Haldar	AGM(LB&RRB)	„	„
67	„ A.C.Goswami	AGM(AB)	„	„
68	„ N L Mandal	Chief Manager	„	„
69	„ Nikhil Dutta	Dy. Manager	„	„
70	„ A.K.Azad	Dy Manager	„	„
71	„ G.R.Paul	„	„	„
72	„ Sriday Koch	Attendant	„	„
73	„ P.K.Saikia	Scy. FLCC, SBI	„	„

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