

Agenda - 1

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 04/12/2012 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:

Details given in Action point No.8 under Agenda No 3

Agenda - 3

Follow up action on the decisions of the SLBC meeting dated 04/12/2012

No.	Action to be taken	Action taken Report
1	Data relating to SLBC meeting should be submitted in time through website.	Member banks should be more particular in uploading the data within the time frame. LDMS are not giving importance in the matter.
2	Agriculture lending in the state should be increased.	AGL loan portfolio decreased by Rs.330.42 crores over September qtr, this is due to wrong RIDF figure given by NABARD in the September,2012 qtr. Details given under agenda No 6 page No.10 . Bank wise performance in page No. 19
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, 173732 new cards have been issued up to December2012 qtr. Details given under agenda No6(page no. 10). Bank wise performance in page No.29
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. 8&9). Bank wise position given in page No. 16.

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.10). Bank wise position given in Page No.24.
6	DCC meeting at the district level should be held regularly.	Status of DCC meeting held during the quarter ended December, 2012 is placed in page No.36.
7	a) Private banks must participate for implementation of PMEGP scheme in the state. b) PMEGP scheme has been extended for the year 2012-13	a) Bank wise performance given in page No 26. b) All banks to participate.
8	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	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 31.12.2012 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.
9	Updating of Land records: To list all the documents pertaining to land records immediately.	Revenue Deptt. GoA to appraise the house whether the process has been completed by this time.

10	<p>a)Bharatiya Yuba Shakti Trust(BYST)to be encouraged. 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) Sub-committee to meet regularly to resolve the problem.</p>	<p>a)Detailed status of RSETIs is given in Annexure-D. b)Revenue / Panchayat and Rural Development department, GoA to appraise the house. c)During this quarter no sub-committee was held.</p>
12	<p>FLCs 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.	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.52
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.

Agenda-4

E-payment and Electronic Benefit Transfer

Three banks SBI,CBI and AGVB have jointly executed MOU with the GoA on 10th Jan,2013 for payment of MGNREGA through EBT mode. As regards payment of scholarship to students through EBT a sub-committee meeting also was held and the matter is under progress.

Agenda - 5

Development in Banking Operation in the State:

Deposits: There is decrease in aggregate deposits of Rs.842.02 crores during the quarter ending December2012 over the September 2012(shown in page no.15)

Advances: There is decrease in aggregate advance of Rs.1822.84 crores during the quarter ending December 2012 over the September 2012. This is due to wrong RIDF figure reported by NABARD in the last quarter and wrongly uploaded Credit Utilised figure in the system during last qtr by some of the banks.(shown in page no.15)

C D Ratio: C D Ratio has decrease from 46.60 as on September 2012 to 44.60 and C and I:D ratio at 50.99 the end of the quarter December 2012 as against 57.64pc in the qtr ended September 2012.This is the effect of wrong uploading of Credit Utilised figure by some of the banks and wrong reporting of RIDF figure in the last qtr.Bank wise position of Deposit, Advance and CD ratio are given in page no.16)

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

(i) Punjab and Sind Bank (ii) Union Bank (iii)Vijaya Bank (iv) BOM (v) KMB and (vi) HSBC

- (a) Total No. of Banks Operating in the State : 38
- (b) No. of Banks with CD Ratio less than 20% : 6
- (c) No. of Banks with CD Ratio less between 20% to 30% : 6
- (d) No. of Banks with CD Ratio less between 30% to 40%: 8
- (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: 3
- (b) No. of District with CD Ratio between 40% to 60%: 15
- (c) No. of District with CD Ratio below 40%: 9

(d)Districts with less than 40% C D Ratio are as under:

Dimahasao,Kokrajhar,Karimganj,Tinsukia Cachar, Hailakandi, Dibrugarh, Bongaigaon and Chirang.
Sub committee has been formed to monitor the progress of CD ratio.

Priority Sector Advances:Positive growth of Rs.384.70 crores recorded during December 2012 quarter over September 2012 The percentage of growth is2.21(Bank wise position given in page no. 18)

District wise CD ratio:

District	Deposit Amount (D)	Advances Amount (A)	C:D Ratio	Previous Year C:D Ratio	Population	Per Capita Credit
Nagaon	288182.33	125792.27	43.65	43.94	2826006	0
Morigaon	66684.88	37812.06	56.70	56.41	957853	0
Udalguri	5141913.00	3291843.00	64.02	68.16	832769	4
Sibsagar	224438.65	102537.47	45.69	34.65	1051736	0
Jorhat	317184.00	128800.00	40.61	40.56	1219295	0

Nalbari	116217.00	56834.00	48.90	47.85	769919	0
Karbianglong	88803.00	37714.00	42.47	48.30	965280	0
Cachar	384899.84	130088.33	33.80	33.36	1736319	0
Bongaigaon	113555.24	40546.91	35.71	40.10	732639	0
Chirang	49259.28	18669.22	37.90	55.73	481818	0
Dibrugarh	505171.00	178276.00	35.29	40.11	1085072	0
Karimganj	156125.00	51675.99	33.10	32.25	1217002	0
Dimahasao	37555.00	10304.00	27.44	23.85	213529	0
Goalpara	85608.00	35543.00	41.52	39.31	1008959	0
Lakhimpur	101862.94	61585.84	60.46	58.92	1040644	0
Dhemaji	50383.96	32942.99	65.38	62.05	688077	0
Barpeta	161029.00	69449.00	43.13	41.27	1693190	0
Hailakandi	66846.88	23182.02	34.68	42.53	659260	0
Darrang	78673.82	41846.67	53.19	54.57	908090	0
Kamrup	189190.98	85129.53	45.00	45.00	3596292	0
Kokrajhar	117820.08	37696.81	32.00	29.13	886999	0
Dhubri	130365.45	58019.35	44.51	42.95	1948632	0
Kamrupmetro	2696523.77	1080224.87	40.06	40.06	1260419	1
Baksa	64115.68	28706.77	44.77	44.77	953773	0
Golaghat	127869.00	63774.00	49.87	49.87	1058674	0
Sonitpur	252748.67	118026.83	46.70	46.70	1925975	0
Tinsukia	307905.72	105526.71	34.27	34.27	1316948	0

Agenda - 6

Agricultural Advances: Agricultural advances at the end of December 2012 are Rs 6507.87 Cr. (Inclusive of investment of RIDF), which is 20.50 of total advances (RBI benchmark is 18).Page No. 15

Flow of Credit to Agriculture:

	Outstanding	% to AGL advances
Crop Loans	Rs. 2533 Cr.	39%
Term Loans	Rs. 3975 Cr.	61%
Total	Rs. 6508 Cr.	

New Agri Loans sanctioned during the quarter

Crop Loans	Rs. 514 Cr.
Term Loans	Rs. 862 Cr.
Total	Rs. 1376 Cr.
Revised Target for KCC during the year	644500
No. of new card issued(KCC)	173732 Nos.
Cumulative position of KCC	1250078 Nos.
Crop loan Recovery %	49 %
Agri-loan Recovery %	53 %

Remarks For

Agricultural Lending & Crop Loans

Place for remarks

Agenda - 7

Review of Performance under ACP 2013 Comparative Position

Particulars	As on Dec2012	As on Dec2013
Target for the Year	Rs. 5620 Cr.	Rs.6420Cr.
Achievement	Rs. 1839 Cr.	Rs.3780Cr.
Percentage	33%	59%

Summary Segment Wise

		As on Dec2012			As on Dec2013	
Sector	Target	Achiev	%	Target	Achiev	%
Agri Total	2123	730	34	3766	1376	37
Crop Loans	1120	353	32	2516	514	20
Industry	683	267	39	815	945	116
Service	1693	842	50	1839	1459	79

Agenda - 8

Review of Progress of financing under MSME sector

Overall Growth Detail: (-)104Cr (Bank wise position given in page no. 47)

The Sub-Segment wise growth is as under:

Sub-Segment	Growth(Rs. in Cr.)	Growth % over previous Qrt
Micro Enterprise	5	0.15
Small Enterprise	446	13.9
Medium Enterprise	-554	-10.78

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	14307	0
Amount of loan disbursed		Rs.113Cr.	

Agenda - 9

Implementation of SGSY/Aajeevika mission/NRLM scheme.

Bank wise performance is placed in page No.25

Agenda - 10

Implementation of Revival/restructuring and reform package for the Handloom sector NABARD and Deptt. of Handloom and Textile, GoA, and all banks to appraise the house in regard to the progress of Revival/Restructurind and Reforms package of Handloom Sector. The position in regard to issuance of WCC is placed in page No.52

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

District	Muslim No	Muslim Amount	Christian No	Christian Amount	Sikh No	Sikh Amount	Buddhist No	Buddhist Amount	Total No	Total Amount	% to PS Advances
Karimganj	156729	14760.29	179	31.32	0	0.00	0	0.00	156908	14791.61	47.00
Dimahasao	7	0.89	232	99.59	0	0.00	0	0.00	239	100.48	0.00
Goalpara	14886	202.85	0	0.00	0	0.00	0	0.00	14886	202.85	25.65
Barpeta	61187	34802.00	82	137.00	0	0.00	0	0.00	61269	34939.00	78.00
Hailakandi	101365	8924.97	1898	149.37	0	0.00	0	0.00	103263	9074.34	46.62
Darrang	48902	6633.15	76	69.19	2	2.48	2	2.42	48982	6707.24	32.00
Kamrup	20610	14561.22	2109	1445.60	203	47.30	207	175.95	23129	16230.07	26.00
Kokrajhar	15275	157.34	0	0.00	0	0.00	0	0.00	15275	157.34	0.00
Dhubri	34489	37381.32	3018	822.64	0	0.00	0	0.00	37507	38203.96	76.00

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	State Bank Of India	5	4	3
6	Assam Gramin Vikash Bank	5	2	3
7	Canara Bank	1	1	1

Details given in Annexure.

Agenda - 14

Financial Literacy Centres(FLC):

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.26

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 : Bharatiya Yuva Shakti Trust(BYST) to be encouraged by the banks 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.46

Agenda - 23

Not applicable for this quarter

Not applicable for this quarter

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. The revised target also published in the SLBC Booklet of September 2012 .

Agenda - 25

Not applicable for this quarter

Not applicable for this quarter

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. Bank wise position given in page No.28

Agenda - 27

Not applicable for this quarter

Not applicable for this quarter

Agenda - 28

Not applicable for this quarter

Not applicable for this quarter

Agenda - 29

Not applicable for this quarter

Not applicable for this quarter

Agenda - 30

Not applicable for this quarter

Not applicable for this quarter