

Agenda - 1

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 18/12/2014 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda - 2

Review of GoI Instruction regarding Financial Inclusion:

No.	Financial Inclusion Of Villages	Action taken Report
1	Financial Inclusion:Pradhan Mantri Jan Dhan Yojana(PMJDY):	Under PMJDY, all the 27 districts of Assam have been declared as saturated and Bank wise details of House hold Coverage status are given in Annexure-A, page No.75

Agenda - 3

Follow up action on the decisions of the SLBC meeting dated 18/12/2014

No.	Action to be taken	Action taken Report
1	a)Agriculture lending in the state should be increased. b) KCC/Crop loans sanction and disbursement should be major thrust area. c)All Banks must achieve 100 percent of their revised target under Annual Credit Plan for 2014-15	a)AGL loan portfolio increased by Rs 291 crores over September 2014 Qtr.Details given under Agenda No 5 Page No 8 .Bank wise performance in page No 14. b) Out of 764500 total target of KCC, all banks have issued 141134 KCC upto December,2014.Bank wise position given in page No.28 c)All banks have achieved 37 pc of ACP target upto the Qtr.Details given under Agenda No. 6 (Page No 8).Bank wise position given in page No.21.
2	Credit portfolio of banks needs to be increased to improve the CD ratio of the state.	The following banks have CD ratio below 20 pc (BOM,PSB, VJB, KMB, HSBC, YES,UNI) Details given under agenda No 4 (Page No 7). Bank wise position given in page no 11.
3	DCC/BLBC meeting at the district level should be held regularly.	Many districts have not conducted DCC/DLRC meeting in the Qtr.Status of DCC/DLRC meeting held during the quarter ended December 2014 is placed in Page No 36.
4	PMEGP: a)All banks should achieve the target. b)Private Bank must participate for implementation of PMEGP scheme in the state.	a)Bank wise performance given in Page No 23.All Banks to ensure that all proposals received are disposed without delay. b)Private banks to appraise the house.
5	Updating of Land Records and issues related to conversion of land usage and creation of security.	Technical committee has submitted the report to RBI.

6	<p>a)RSETIs are to be set up by banks as per the allotment.</p> <p>b)Revenue/Panchayat and rural development dept.,GoA is to settle the matter regarding land allotment to RSETIs in the state with concerned DCs of districts.</p>	<p>Out of 27, 21 have been opened, UBI to open 5 more RSETI in the state. AGVB to open one.</p> <p>a) Detailed status of RSETIs are given in Annexure-B, page No.76-79</p> <p>b) Revenue/Panchayat and Rural Development Department, GoA to appraise the house regarding land allotment.</p>
7	<p>FLCs:</p> <p>a)Bankwise number of camps organised and linked to PMJDY.</p> <p>b)All rural branches to conduct atleast one financial literacy camp in every month.</p>	<p>a)Details of camp conducted during the quarter and outcome thereof is given in Annexure-C, Page no 80-81.</p> <p>b)Total camps conducted by all rural branches are 2926 and no of participants are 136405. 55930 participants opened accounts after attending camps.Details given in Page No 82.</p>

Agenda - 4

Development in Banking Operation in the State:

Deposits: There is increase in aggregate deposits of Rs.1158 crores during the quarter ended December ,2014 over the September, 2014 quarter. Bank wise position of deposits is shown in page no.11.

Advances: There is increase in aggregate advance of Rs.2263 crores during the quarter ended December 2014 over September 2014. Bank wise position is shown in page no.11

C D Ratio: CD ratio has increased from 43.46 pc in September 2014 to 45.43 pc as on December 2014 C and I:D ratio is 51.02 pc at the end of the quarter December 2014 as against 49.49 pc in the Qtr ended September 2014. Bank wise position of deposit, advance and CD ratio are given in page no.11

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

i) HSBC ii) KMB iii)BOM iv) PSB v) VJB v)YES Bank

Banks between 20 to 30% C D Ratio are as under:

i) UNI ii)IOB iii)UCO

(a) Total No. of Banks Operating in the State : 35

(b) No. of Banks with CD Ratio less than 20% : 7

(c) No. of Banks with CD Ratio between 20% to 30% : 3

(d) No. of Banks with CD Ratio between 30% to 40%: 8

(e) No. of Banks with CD Ratio above 40% : 17

Summary of CD ratio (District wise)

(a) No. of District with CD Ratio 60% and above: 2

(b) No. of District with CD Ratio between 40% to 60%: 16

(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, Cachar,, Hailakandi, Bongaigaon, Goalpara, Baksa and Kamrup metro.

Sub committee has been formed to monitor the progress of CD ratio. Details of district wise CD ratio given in Annexure-D (Page No. 83).

Priority Sector Advances: Positive growth of Rs.318 crores recorded during December, 2014 quarter over September, 2014. The percentage of growth is 1.5 pc. Bank wise position given in page no. 13

Agenda - 5

Agricultural Advances: Agricultural advances at the end of December 2014 are Rs 8584 cr. (Inclusive of Investment of RIDF, which is 21.17 percent of total advances (RBI Benchmark is 18).Page no. 14.

Flow of Credit to Agriculture:

	Outstanding	% to AGL advances
Crop Loans	Rs. 3465 Cr.	40%
Term Loans	Rs. 5119 Cr.	60%
Total	Rs. 8584 Cr.	

New Agri Loans sanctioned during the quarter

Crop Loans	Rs. 783 Cr.
Term Loans	Rs. 664 Cr.
Total	Rs. 1447 Cr.
Revised Target for KCC during the year	764500
No. of new card issued(KCC)	141124 Nos.
Cumulative position of KCC	1651097 Nos.
Crop loan Recovery %	51 %
Agri-loan Recovery %	53 %

Agenda - 6

Review of Performance under ACP FY2014-15

Particulars	As on DecFY2013-14	As on DecFY2014-15
Target for the Year	Rs. 10670 Cr.	Rs.10012Cr.
Achievement	Rs. 3204 Cr.	Rs.3721Cr.
Percentage	30%	37%

Summary Segment Wise

		As on Dec FY2013-14			As on Dec FY2014-15	
Sector	Target	Achiev	%	Target	Achiev	%
Agri Total	Rs.4564Cr.	Rs.1257Cr.	28	Rs.5176Cr.	Rs.1447Cr.	28
Crop Loans	Rs.2887Cr.	Rs.698Cr.	24	Rs.3340Cr.	Rs.783Cr.	23
*Industry	Rs.3800Cr.	Rs.875Cr.	23	Rs.2306Cr.	Rs.785Cr.	34
Service	Rs.2307Cr.	Rs.1072Cr.	46	Rs.2530Cr.	Rs.1489Cr.	59

*(Industry under ACP consists of only MICRO and SMALL Enterprise)

Agenda - 7

Review of Progress of financing under MSME sector

Overall Growth Detail: Rs. 381 crores over September 2014, details given in page no 47.

The Sub-Segment wise growth is as under:

Sub-Segment	Outstanding As on March of FY2013-14	Outstanding as on Current Qtr	Growth %
Micro Enterprise	5391	5734	6.36
Small Enterprise	4138	4123	-0.36
Medium Enterprise	2135	1896	-11.20

Agenda - 8

a) SHG Credit linkages

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

	Target(No)	Achievement	% of achiev.
No. of SHGs Credit linked	75000	8986	12
Amount of loan disbursed		Rs.82Cr.	

Details given in page no 26.

b) Implementation of NRLM scheme.

out of 7735 proposals received, 6728 has been sanctioned and 988 proposals pending for sanction.bank wise performance is placed in page no.22.

c)Joint Liabilities Group Scheme(JLGS)

Target 24000, Sanctioned upto the Quarter 1186 and amount Rs 1711.56 lakhs. Bank wise position given in Page No-27.