

Annexure G

STATE LEVEL BANKERS' COMMITTEE, ASSAM MINUTES OF THE MEETING FOR THE QUARTER ENDED DECEMBER, 2017 HELD ON 03.05.2018 AT AUDITORIUM HALL, NEDFI HOUSE, DISPUR, GUWAHATI

The State Level Bankers' Committee Assam met for the state of Assam for the quarter ended December, 2017 on the 3rd May, 2018 in the Auditorium Hall of NEDFI House, Dispur, Guwahati with Shri V. B. Pyarelal, Additional Chief Secretary, Department of Finance, Govt. of Assam in the chair. The meeting was attended by the senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments

2. Sri Om Prakash Mishra, General Manager, Net Work-I, State Bank of India, N.E.Circle, in his opening address welcomed Sri Pyarelal, Additional Chief Secretary, Finance, GoA, Sri Ravi Capoor, Additional Chief Secretary, Ind & Commerce, GoA, Sri K.K. Dwivedi, Commissioner & Secretary, Ind & Commerce, Sri Samir Sinha, Principal Secretary, Finance, Sri Shyam Jagannathan, Commissioner & Secretary, Finance and all the officials from RBI, Govt. of Assam, NABARD, SIDBI and member Banks, to the SLBC, Assam meeting for the quarter ended December, 2017.

- He stated that the December quarter was better in many respects for SLBC. There is less growth in Deposit against Advances, so CD Ratio has increased from 47.81% as on September, 2017 to 51.77% as on December, 2017 quarter.

- Banks have almost achieved the target under Annual Credit Plan. He expected that 100% target will be achieved by all Banks during the March, 2018 quarter.

- All the Govt. Sponsored Schemes like PMJDY, PMJJBY and PMSBY – the state is doing exceedingly well.

- Sri O. P.Mishra then highlighted on the ongoing campaign – GRAM SWARAJ ABHIYAN started from 14th April, 2018 to 5th May, 2018. He said that the achievement under this programme is monitored by DFS and PMO directly and daily basis. He expressed his concern that the target for all the three schemes – PMJDY, PMSBY and PMJJBY are highest in our state in the whole country. Out of total 16,000 villages all over the country 6,000 villages are in North East and 3,000 are in Assam. He requested all the Banks to cooperate for achieving the target.

3. Additional Chief Secretary, Finance, GoA informed that there is no objection on the Minutes of last SLBC meeting, so the house has takes it confirmed.

Then he requested Sri Ravi Capoor Additional Chief Secretary, Ind & Comm, GoA, to highlight on "SWAMI VIVEKANANDA ASSAM YOUTH EMPOWERMENT (SVAYEM) YOJANA".

4. Sri Ravi Capoor informed that the Hon'ble Finance Minister of Assam has announced an ambitious scheme – SVAYEM which aims at covering one lakh youth in the state to provide financial support to take up income generating activities. The quantum of assistance would be up to Rupees one lakh for fresh entrepreneurs and up to Rupees Two lakh for the existing ones.

- He expressed his concern that in case of "Prime Minister Employment Guarantee Programme" (PMEGP) the progress against the target 6000, was very low. In the light of PMEGP performances the Government has launched the SVAYEM with a target of one lakh coverage.

- He also express that the scheme is heavily loaded in favour of Banks. There is 20% Govt. Subsidy and the borrower has to contribute 25%. Banks need to sanction 55% of project cost after loan application evaluation. The loan can be covered under the Credit Guarantee Trustee Fund. He requested all the Banks to do needful for the success of the scheme.

- He requested Sri K. K. Dwivedi, Commissioner & Secretary, Ind & Com, GoA to enlighten on the scheme.

5. Sri Dwivedi informed that about 20 lakh youth are unemployed in the state. By launching the SVAYEM the State Govt. has put a step forward to provide self employment opportunities to the youth to take up income generating activities. GoA has provision of Rs.300 crores for the project during this year and allocation has been made in the current year's budget.

- The scheme will be implemented across the state including the Sixth Schedule Areas. The target will be distributed Pro rata basis based on the population of the districts. The District Level Committee headed by Deputy Commissioner has divided the target among the Banks in the district. The committee also selects the proposals and sends them to the banks.
- He also informed the house that several kinds of activities will be covered including Manufacturing, Processing, Service Sector, Rural Transport Service, Tourism, Shops, Repairing centres, Handicraft, Cottage Industries etc.except manufacturing of intoxicant items, Beedi, Panmasala, Cigarette, Sales outlets of Liquor, Plastic bags etc.
- Eligibility criteria of the beneficiary –
 - i) Should be above 18 years of age and residents of Assam
 - ii) Educational qualification should be at least class VII passed
 - iii) The beneficiary must not be the defaulter of any loan
 - iv) PMEGP beneficiaries will not be eligible.
- The quantum of loan will be up to Rupees One lakh for new entrepreneurs and up to Two lakh for existing entrepreneur. Banks will be free to sanction loans above the quantum specified but subsidy will be limited to 20% of sanction limit with a maximum upto Rs. 20,000/- or Rs. 40,000/- as the case may be.
- Industries & Commerce Department will be the Nodal Department and District Industrial & Commerce Centre (DICC) will implement the scheme in the field. All Public Sector, Private Sector and Regional Rural Banks will be the lending agency.
- The beneficiary will deposit the owner's contribution of 25% of the project cost with the bank after sanction of the loan. The Nodal Bank will release the subsidy directly to the financing bank branch through the beneficiary's loan account.
- The State Govt shall earmark an amount of Rs.100 crores for the Credit Risk Guarantee Cover for all SVAYEM loans up to 55% of total dues of the account turning NPA, subject to a maximum of Rs. 60,500.00.
- Interest rates are to be charged by the bank as per RBI guidelines. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed by the bank.
- The proposal will be invited through advertisement. The last date of receipt of application will be 30th May, 2018. The District Level Committee will examine the application and recommended to the bank for consideration. Banks will take credit decision on the basis of viability of the project. After sanctioning the loan banks will submit the proposal to a Nodal Bank approved by the Government of Assam for subsidy.
- In every district there will be a team of Extension Officers for coordinating with the banks for proper recovery. He requested all the banks to come forward for Implementing the scheme.

6. The house thereafter preceded with the brief discussion of the Agenda items.

Sri S. Mishra., AGM (LB&RRB), SBI, LHO, Guwahati then advised the house that since no request for any amendments had come up in respect of the minutes of the last Special SLBC meeting held on 14.12.2017, the house took it as accepted and agreed to this effect.

7. Sri Samir Kumar Sinha, Principal Secretary, Finance, GoA suggested to discuss that the sector wise credit disbursement figures, especially in Agriculture Sector in the next SLBC meeting, He said that there have been some announcement in the State Budget 2018- 19 by the Finance Minister of the state has been announced some schemes including Debt Relief Scheme. The guidelines and the extent of coverage and mode of compensation on Agriculture Loan is under process.

8. RBI officials informed that the Lead Bank Scheme has been revised in the month of April, 2018. He requested SLBC to include the new scheme and Agenda Items in the next SLBC. He suggested that only policy related issues shall be discussed in SLBC and for discussion of other issues Sub-Committee shall be formed.

9. Sri Jagannathan, Commissioner & Secretary, Finance, GoA said that the State Govt has devised a Performance Matrix for Banks to use as a parameter where Govt can park the funds which are available with the State Govt. There are certain parameters like CD Ratio, Annual Credit Performance Plan and Advances in specific sectors and there is a weight in terms of percentage that has been ascribed to each of these. The basic idea is greater rural outreach and greater extension of credit and specific sectors would essentially result in the Govt. Using as a parameter to root and channel funds specifically in such banks. He requested SLBC Convenor to circulate the parameter to all banks for their inputs and also requested all banks to give valuable comments on this so that the Govt. can institutionalise the arrangement.

10. The meeting ended with a Vote of Thanks by Sri Soundararajan, Deputy General Manager, SME, SBI, LHO, Guwahati.

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**LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING
FOR DECEMBER 2017 QUARTER ON 03.05.2018**

(A) RBI, NABARD, SIDBI, HUDCO etc. :

1	Shri U. J. Panaria	DGM	RBI	Guwahati
2	Ms. T. Mooshahary	AGM	„	„
3	Smt. Rajasree Baruah	CGM	NABARD	
4	Sri O. P. Dhoundiyal	GM	NABARD	„
5	Sri K. M. Deka	DGM	SIDBI	„
6	Sri Subhash Ghosh	AGM	HUDCO	„

(B) State & Central Govt. officials :

7	Sri V. B. Pyarelal	Addl. C/S (Finance)	GoA	Guwahati
8	Sri Ravi Capoor	Addl. C.S (Ind & Com)	„	„
9	Sri Samir Kr. Sinha	Prin Secy (Finance)		
10	Sri S. Jagannathan	Com. & Secry (Finance)	„	„
11	Sri K. K. Dwivedi	Com. & Secry (Ind & Com)		
12	Smt. Eva Deka	Director (I F) Finanace	„	„
13	Sri P. Phukan	Sr. RO Finance	„	„
14	Sri D. Baruah	SPM-FI,ASRLMS	„	„
15	Dr. S. Singh	MD, PMAY- U, NULM	„	„
16	Sri K. K. Nath	Secy, Deptt. ofT&D	„	„
17	Sri A. N. Hazarika	Jt. Secy., WPT&BC	„	„
18	Sri G. Borkakoty	NHB TAs, PMAY	„	„
19	Kumar Bhargab	TA NHB	„	„
20	Sri K. Karthik	Jt. Secy, Finance	„	„
21	Sri K. Baishya	Jt. Dir, Deptt. of I&D	„	„
22	Sri Bipul Das	Adl. Dir, Deptt. of I&D	„	„
23	Dr. S. Deb	Director.KVIC	Goi	„
24	Dr. S. K. Bhuyan	State Dir., KVIC	„	„
25	Sri P. K. Nanda	Sr. Post Master, GPO	„	„

(C) Other Banks :

26	Sri K. C. Das	Chairman	LDRB	Diphu
27	Sri A. Das	GM	AGVB	Guwahati
28	Sri S. S. Shastry	MD & CEO	ACAB	„
29	Sri A. Banerjee	DGM	BOI	„
30	Sri B. Kalita	DGM	ACAB	„
31	Sri P. R. Gupta	DGM & RH	UNI	„
32	Sri N. Dash	DGM	UBI	„
33	Sri B. K. B. Gohain	DGM & ZH	UCO	„
34	Sri P. R. Deo	DGM	CAN	„
35	Sri Mani Subramanian	DGM	ALB	„
36	Dr. Ripa Neog	RH	INDUS	„
37	Sri S. Mukherjee	RM	VJB	„
38	Sri N. K. Hazarika	ZM	PSB	„
39	Sri G. Karia	ZM	CBI	„
40	Sri K. Kumar	Dy. Circle Head	PNB	„
41	Sri D. Saikia	AVP	YES	„
42	Sri B. B. Pradhan	RM	SYN	„
43	Sri Rakesh Das	Sr. Mgr.	AXIS	„
44	Sri H. Mowke	CM	ICICI	„
45	Sri P. K. Sonowal	Manager	INDUS	„
46	Smt. S. A. Gatphoh	Sr. Mgr	CB	„
47	Sri J. Mazumdar	Manager	CAN	„
48	Sri P. Sahoo	CM	IND	„
49	Sri S. Mandal	Manager	IND	„
50	Sri S. Bhowal	Sr. Mgr	UNI	„
51	Sri B. Dutta Gupta	Manager	UBI	„
52	Sri J. Basumatary	Sr. Mgr	CAN	„
53	Ms. C. Mili	Manager	CBI	„
54	Sri R. Raja	CM	SIB	„
55	Sri S. Gogoi	Astt. Mgr	SIB	„
56	Sri A. Pathak	Sr. MGR	BOB	„
57	Sri Nuby Thomas	AVP	FED	„
58	Sri Abhoy Kumar	CH	BAND	„
59	Sri R. Mandal	CM	BOM	„
60	Sri S. Singh	Astt. Mgr	IDBI	„
61	Sri Kumar Kaushik	Manager	IDBI	„
62	Sri A. K. Prasad	Sr. Mgr	ALB	„
63	Sri P. K. Dev	CM	AGVB	„
64	Sri R. K. Gupta	Sr. Mgr	SYN	„
65	Sri H. Bayan	VP	HDFC	„
66	K. Rahman	CM II	ICICI	„
67	Sri M. Das	RH	UJJIVAN	„
68	Sri M. Kalita	BM	UJJIVAN	Guwahati

D) Convenor Bank :

69	Sri O.P.Mishra	General Manager (NW-I)	SBI	Guwahati
70	Sri V.Soundararajan	DGM (SME)	„	„
71	Sri J. Sahoo	DGM (B&O)	„	„
72	Sri S. Mishra	AGM(LB&RRB)	„	„
73	Sri U. Chakraborty	AGM (SME)	„	„
74	Sri S. K. Mandal	AGM (ABU)	„	„
75	Sri A. J. Das	Resource Manager	„	„
76	Sri Ashotosh Das	Manager (LB&RRB)	„	„
77	Dr. Ch. Chanchan	Dy.Manager (ABU)	„	„
78	Ms. Ivy Marak	Dy Manager (LB&RRB)	„	„
79	Smt. G. Baruah	Dy. Mgr(LB&RRB)	„	„
80	Smt. Sangita Patra	Spl. Assistant (LB&RRB)	„	„
81	Smt. Jaba Bhattacharjee	Associate	„	„
82	Sri D. Sarmah	Tech Officer	NIC	„

BANKS NOT ATTENDED :- ANB, DEN, IOB, OBC, KMB and KBL.