

Agenda – 1

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 02.06.2017 for the quarters ended March, 2017 was circulated to all members through e-mail. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda – 2

Progress of Financial Inclusion:-

<p>a) The progress of Enrolment under the three Social Security Schemes namely PMJJBY, PMSBY and APY in the state of Assam as on June, 2017</p>	<p>Total enrolments under the 3 Social Security Schemes were 29, 65,896 in June, 2017 as against 25, 66,054 in March, 2017 quarter.</p> <p>(Break up as in Annexure-C Part A, Page No.130)</p> <p>Accounts opened under PMJDY stands at 123,42,661 in June, 2017 as against 117,79,739 in March, 2017 quarter</p> <p>Total No. of 83, 47,372 RuPay Card issued as on 30.06.2017.</p> <p>(Annexure- C Part B , Page No. 131)</p> <p>All Banks are to issue RuPay Cards and ensure that they are delivered along with the Pins to the Account Holders and also ensure activation of the RuPay Card.</p>																	
<p>b) The Pradhan Mantri Mudra Yojana (PMMY) Scheme has been implemented by the banks operating in the state of Assam. The progress as on 30.06.2017 appended in page no. 131.</p> <p>The house is requested to review the progress.</p>	<p>The loan disbursed under “MUDRA” are as under: (Rs. In Lacs)</p> <table border="1" data-bbox="810 1350 1353 1581"> <thead> <tr> <th rowspan="2">Cate-gory</th> <th colspan="2">30.06.2017</th> </tr> <tr> <th>NO.</th> <th>AMT</th> </tr> </thead> <tbody> <tr> <td>Sishu</td> <td>95137</td> <td>33704</td> </tr> <tr> <td>Kishore</td> <td>18423</td> <td>36002</td> </tr> <tr> <td>Tarun</td> <td>3807</td> <td>23313</td> </tr> <tr> <td>Total</td> <td>117367</td> <td>93020</td> </tr> </tbody> </table> <p>Banks will have to accelerate the pace of disbursement of MUDRA loans.</p> <p>Bank wise details are given in Annexure-C, Part – C, Page No. 132)</p>	Cate-gory	30.06.2017		NO.	AMT	Sishu	95137	33704	Kishore	18423	36002	Tarun	3807	23313	Total	117367	93020
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<p>c) Providing Banking services in villages with population below 2,000 and in villages with population above 5,000</p> <p>All Banks to apprise the house.</p>	<p>The progress of coverage of villages having population below 2000 are given in Annexure – D, Part – A & B, Page Nos. 133 to 140)</p> <p>The progress of coverage of villages having population above 5000 are given in Annexure – D, Part - C, Page Nos. 141 to 144)</p> <p>All Banks are to ensure that the villages allotted to them are covered as per extant guidelines of</p>																	

	RBI
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Agenda – 3

Follow up action on the decisions of the SLBC meeting dated 02.06.2017 :-

No	Action to be taken	Action taken report
1	Status of Accounts of Tea Garden Workers – An incentive of Rs.5000/- will be given by the State Govt. to tea garden workers who have received payment through Banking System	Govt. of Assam has advised all the Deputy Commissioners in the State to submit the list of Tea Garden Workers Bank Account details along with certificate in their respective districts to the Finance Department (IF), GoA. SLBC has advised all the Banks and LDMs to cooperate with the Deputy Commissioners for timely completion of the task for release of fund.
2	The State Govt has come up with a subvention scheme for Crop Loan, whereby 100% interest will be paid by the State Govt.	The Office Memorandum was distributed by GoA, during the SLBC, Assam meeting for the quarter ended March, 2017 held on 02.06.2017 to all Banks. Banks are advised to coordinate with District LDMs, DDMs, RBI Officials and Deputy Commissioners for verification and Audit of borrower's accounts. GoA and Individual member Banks to apprise the house.
3	Govt. of Assam announced “ Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana to provide financial support to the youths to take up income generating activities	Draft copy was distributed by GoA, during the SLBC, Assam meeting for the quarter ended March, 2017 held on 02.06.2017 to all Banks. GoA and Individual member Banks to apprise the house
4	Kanaklata Mahila Sabalikaran Yojana (KAMS) has been envisaged by the Govt. of Assam to reduce the level of poverty by strengthening of SHGs and their network, financial inclusion etc. by way of providing financial support to meet the credit requirement and creating an enabling environment for enhancing productivity and reducing vulnerability in the rural households.	Draft copy was distributed by GoA, during the SLBC, Assam meeting for the quarter ended March, 2017 held on 02.06.2017 to all Banks. GoA and Individual member Banks to apprise the house
5	“ Chief Minister Samagra Gramya Unnayan Yojana (MSGUY)” has been announced by the State Govt. with a target of doubling the farm income in 4 years by 2022.	Signing of MoU with individual Banks is under process. Individual member Banks to apprise the house

Agenda - 4

Development in Banking Operation in the State:-

Deposits: There is decrease in aggregate deposits of **Rs. 145.58 crores** during the quarter ended June, 2017 over March, 2017 quarter and an increase of Rs. 15197.32 crores over June, 2016 quarter.

Advances: There is decrease in aggregate advance (Total Credit) of **Rs.61.62 crores** during the quarter ended June, 2017 over March, 2017 quarter and an increase of Rs. 3823.08 crores over June, 2016 quarter.

C D Ratio:

i) CD ratio has remain the same as **47.26 %** on March, 2017 and June, 2017 quarter.

ii) CDR 3 (including Investment) ratio is 50.57 % at the end of June, 2017 quarter as against 54.12 % at the end of the quarter March, 2017

(Bank wise position of deposit, advance and CD ratio are given in page no. 14)

Banks with less than 20% C D Ratio (CDR2) are as under :-

i) KMB, ii) SIB, iii) YES

These Banks should inform SLBC about their Action Plan to improve their CD Ratio.

Banks between 20% to 30% C D Ratio (CDR2) are as under :-

i) ANB, ii) BOB,iii) PSB, iv) SYN, v) UNI, vi) VJB,

These Banks should inform SLBC about their Action Plan to improve their CD Ratio.

(a) Total No. of Banks Operating in the State	:	34
(b) No. of Banks with CD Ratio less than 20%	:	3
(c) No. of Banks with CD Ratio between 20% to 30%:	:	6
(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 Districts with CD Ratio 60% and above	:	4
(b) No. of Districts with CD Ratio between 40% to 60%	:	18
(c) No. of Districts with CD Ratio below 40%	:	11

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

Bongaigaon, Cachar, Goalpara, Hailakandi, Kamrup Metro, Karimganj, Kokrajhar, Chirang, Dimahasao, Hojai, South Salamara,

(District wise position is shown in **page No. 79**)
Priority Sector Advances : -

- i) Positive growth of Rs.813.69 Cr. during June, 2017 quarter over March, 2017
- ii) Positive growth of Rs8310.89 cr. during June, 2017 over June, 2016. The percentage of growth is 32.36

Agenda - 5

Agricultural Advances: - Agricultural Advances at the end of June, 2017 were Rs.13236.05 Cr. (Inclusive of Investment of RIDF, which is 23 percent of total advances (RBI Benchmark is 18).

Flow of Credit to Agriculture:-

	Outstanding (in Crores) (Excluding RIDF)	% to AGL advances
Crop Loans	Rs. 5501.06	41.56
Term Loans	Rs. 7734.99	58.44
Total	Rs. 13236.05	

Details given in **page no. 22**

New Agri Loans sanctioned during the FY, 2017-18

Crop Loans	Rs 458.94 Cr
Term Loans	Rs. 654.69 Cr
Total	Rs. 1113.63 Cr
Target for KCC during the year 2017-18 (in Nos.)	710800
No. of new cards issued (KCC)	96358
Cumulative position of KCC (No. of Card issued)	1818932

Agenda – 6

Review of Performance under ACP FY 2017-18

Particulars	As on June, FY 2016-17	As on June, FY 2017-18
Target for the Year	Rs.11105.00 Cr	Rs.19440.72 Cr
Achievement	Rs. 3656.81Cr	Rs. 3540.07 Cr
Percentage	33%	18%

Summary Segment Wise:-

As on June, 2016				As on June, 2017		
Sector	Target	Achieve	%	Target	Achieve	%
Agri Total	Rs.5710 Cr	Rs. 861 Cr	15	Rs.12846.51 Cr	Rs.1113.64 Cr	9
Crop Loans*	Rs.3480 Cr	Rs. 355 Cr	10	Rs.7930.80 Cr	Rs. 458.94 Cr	6
Industry*	Rs.2789 Cr	Rs. 783 Cr	28	Rs.3818.43 Cr	Rs.1352.67 Cr	35
Service	Rs.2606 Cr	Rs.2013 Cr	77	Rs.2775.78 Cr	Rs.1073.76 Cr	39
TOTAL	Rs.11105 Cr	Rs.3657 Cr	33	Rs.19440.72 Cr	Rs.3540.07 Cr	18

(*crop Loan is part of Agri Total)

Details given in **page no. 25**

Agenda - 7

Review of Progress of financing under MSME sector:-

The Sub-Segment wise growth is as under:-

Sub-Segment	Outstanding as on June 2016	Outstanding as on June, 2017	Growth % (YoY)
Micro Enterprise	Rs. 5613.89 Cr	Rs. 7931.80Cr	41.29
Small Enterprise	Rs. 3832.46Cr	Rs. 2974.99 Cr	-22.38
Medium Enterprise	Rs. 2091.67 Cr	Rs. 1085.88 Cr	-48.08
Total	Rs.11538.02 Cr.	Rs.11992.67 Cr.	3.94

** There is negative growth in Small and Medium Segments and overall growth is also very low.. All Banks should ensure that the positive growth continues

Details given in **page no. 42**

Agenda - 8

a) SHG Credit linkages:-

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

	Target(No)	Achievement	% of Achievement
No. of SHGs Credit linked	60000	8123	13.54
Amount of loan disbursed	N.A.	78.73 Cr.	N.A.

Details given in **page no. 29**

b) **Implementation of NRLM scheme:-**

Target	Applications Received	Sanctioned Number	Pending Sanction	Returned/Reject
31152	4012	3870	116	26

Bank wise performance is placed in **page no. 26**

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Grant of Education Loans:-

Target (Rs.in Cr)	Disbursed No.	Disbursed Amt (Rs.in Cr)	Cumulative No.	Cumulative Amt (Rs.in Cr)
308.61	880	47.50	16163	563.93

Bank wise performance is placed in **page no. 46**

Agenda – 10

MISCELLANEOUS:

a) **SKILL LOAN SCHEME:-**

As per Govt. of India, Ministry of Finance, Department of Financial Services letter dated 22.06.2017 SLBC has been requested to compile the data carrying details of Skill Loan Scheme for the state.

(All Banks to apprise the house)

b) ALIGNING ROADMAP FOR UNBANKED VILLAGES WITH POPULATION MORE THAN 5000 WITH REVISED GUIDELINES ON BRANCH AUTHORIZATION POLICY:-

As per RBI Letter No. FIDD (Guwa) No. 47/03.06.005/2017-18 dated 12.07.2017 SLBC convenor Banks are advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalisation of branch authorisation policy and ensure that such unbanked rural centres in villages with population above 5000, if any are unbanked forthwith by opening of CBS enabled banking outlet.

(All Banks to apprise the house)

c) ROADMAP FOR PROVISION OF BANKING SERVICES IN VILLAGES HAVING POPULATION LESS THAN 2000:-

As per RBI Letter No. FIDD.CO.LBS.No.645/02.01.001/2017-18 dated 07.08.2017 SLBC convenor Banks are advised to consider opening of a CBS enabled banking outlet or a part time banking outlet in the villages with population less than 2000 that have been allotted to the banks and still remain unbanked.

(SLBC already sent Mail to all Banks on 21.08.2017. All Banks to apprise the house)

d) PERFORMANCE UNDER ATAL PENSION YOJANA:-

The Pension Fund Regulatory and Development Authority (PFRDA) wish to urge all the Banks that “Atal Pension Yojana” is flagship scheme of Govt. of India and needs special attention. SLBC convenor is requested to discuss and review the State level performance of the Banks minutely.

(All Banks to apprise the house)

e) ISSUANCE OF SUITABLE INSTRUCTIONS TO BANKS AND SLBC CONVENORE IN RESPECT OF SELF EMPLOYMENT PROGRAMME (SEP) COMPONENT OF DEENDAYAL ANTYODAYA YOJANA N- NATIONAL URBAN LIVELIHOODS MISSION (DAY – NULM):-

- i) Dynamic credit targets under DAY – NULM have been allocated to bank Branches on the lines of Prime Minister Employment Generation Programme (PMEGP).
- ii) Concentration of poor may be adopted as the guiding criteria for Banks Branch- wise allocation of targets.
- iii) Incorporation of information pertaining to quarterly interest subvention to the loan repayment schedule provided to beneficiaries under SEP loans to bring transparency and facilitate timely repayment of interest by the beneficiaries.

(Apprise by Mission Director, DAY – NULM)

f) CREATION OF 7 NEW DISTRICTS IN ASSAM: IN TERMS OF VARIOUS NOTIFICATION OF GOVT. OF ASSAM :-

The existing Lead Bank of the districts from which the new districts have been formed will continue to have the Lead Bank Responsibility. The assignment of Lead Bank Responsibility in the newly created district has been tabled in SLBC March 2016 Meeting which was held on 28.06.2016 at Guwahati. Now included Majuli dist

New districts created from existing districts and assignment of Lead Bank Responsibility as under:

Existing District	Head Quarter	Name of new District	H.Q. of new District	Lead Bank
Sivasagar	Sivasagar	Charaideo	Sonari	UBI
Nagaon	Nagaon	Hojai	Sankardev Nagar	UBI
Karbi Anglong	Diphu	West Karbi Anglong	Hamren	SBI
Dhubri	Dhubri	South Salmara	Hatsingimari	UCO Bank
Sonitpur	Tezpur	Biswanath	Biswanath Chariali	UCO Bank
Kamrup(Metro)	Guwahati	East Kamrup	Sonapur	UCO Bank
Kamrup	Guwahati	South Kamrup	Chaigaon	UCO Bank
Jorhat	Jorhat	Majuli	Gormur	UBI

