

STATE LEVEL BANKERS' COMMITTEE, ASSAM
MINUTES OF THE MEETING FOR THE QUARTER ENDED SEPTEMBER,2015 HELD ON
31.12.2015 AT ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended September, 2015 was held on 31st December, 2015 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri Gautam Bhattacharya, General Manager, NW-I SBI in the chair. The meeting was attended by other senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments. The list of participants is enclosed.

2. Shri I.S.Pongener, DGM (OR) SBI , in his opening address welcomed all the participants. He informed that Sri V.K.Pipersenia, Chief Secretary, Govt.of Assam and other Finance Department officials could not attend the SLBC meeting because of urgent meeting with The Chief Minister and SLBC convenor was requested to continue the meeting. DGM (OR) requested Sri Gautam Bhattacharya, GM,NW-I SBI to address the gathering.

3. The General Manager, welcomed all officials of the Government of Assam, RBI, NABARD and other functionaries from various participating Banks and other members of the SLBC. He then highlighted the performance of the Banks in the state of Assam as follows:

(i) The SLBC website had been upgraded and expanded for installing Branch-wise data.

(ii) Deposit and Advances had increased during the quarter.

(iii) CD Ratio had increased to 49.88%.

(iv) Two meetings were held with DFS for various issues like reviewing the progress of SSA coverage, Rupay Card activation, Mudra Loan sanction, Social Security Scheme enrolment, etc.

4. Sri Vijayendra, IAS Chief Electoral Officer, Assam & Commissioner & Secy. To the Govt. of Assam highlighted some salient points, having direct relevance to Banks, as instructed by the Election Commission of India.

(i) All The contesting candidates for the forthcoming Assembly elections must have individual bank accounts and all the election expenditure should be routed through these accounts only. Payments should be by way of crossed cheques .

(ii) The agencies that carry the cash to different branches and ATMs should possess the authority letters from the Banks so that these can be produced at the time of checking by the Electoral Officials and the Police.

(iii) DGM(OR) requested CEO to send soft copy of Letter No. 61/Complaints/AP-LS/2012/EEPS Dated 19th July, 2012 and 76/Institutions/2013/EEPS/Vol.IV Dated 15th October, 2013 of Election Commission of India to SLBC convenor to share the information with all the Banks, which he assured to send.

5. The Committee thereafter proceeded with the discussion of the Agenda items.

Agenda no. 1

Adoption of Minutes:

The minutes of State Level Bankers' Committee meeting held on 08.09.2015 were circulated to all members. Since no request for amendment had been received, the house may adopt the said minutes.

Agenda No. 2

Progress of Financial Inclusion:

a) (i) Banks have to achieve the targets set for the three Social Security Schemes, namely PMJJBY, PMSBY and APY.

(ii) The GM, NW-I stated that Rupay Card should be issued against all the accounts opened under PMJDY.

(iii) The DGM (OR) stated that the activation of Rupay Card was very poor. Accordingly, DFS had instructed that special campaigns should be arranged. SBI had arranged a special programme from 19th December to 31st December, 2015, where the Branch managers and LDMS along with Post Offices would distribute the Rupay Cards and Pin Mailers lying in the Branches and Post Offices. He requested all the Banks to submit the updated data with regard to Rupay Cards, their delivery and activation, by 15th January, 2016.

(iv) RBI stated that some Banks had not uploaded APY data.

(v) GM, SBI expressed his displeasure at the non participation of few Banks in the SLBC meeting. These banks should submit the reasons for non-attendance in the SLBC.

b) (i) The DGM (OR) informed that the PMMY Scheme had been implemented in the month of September, 2015. So Banks could not sanction Mudra Loans upto the desired level in September, 2015 quarter. But as per the

data on 24.12.2015, all banks had sanctioned Mudra Loans amounting to Rs.1109.93 crores in the state of Assam.

(ii) RBI stated that the performance of some Private Sector Banks like ICICI, Axis was not upto the mark.

Agenda No. 3

Follow up action on the decisions of the SLBC meeting dated 08.09.2015 :

i) AGM (LB&RRB) informed that few banks did not upload Branch-wise data. Allahabad Bank with 73 branches did not upload a single Branch Profile.

In reply Allahabad Bank official said that they had some login problems. All banks will have to ensure that the branch-wise profile is not only uploaded but the respective branches will now have to upload the status of WCC, PMEGP, NRLM and MSME loan data in the site.

ii) RBI stated that NULM should be included with NRLM and the same sub-committee reviewing NRLM would have to monitor NULM as well.

iii) GM NW-I SBI stated that WCC target for Allahabad Bank was 700, but their application received number showed '0'. Some other banks also did not receive a single application.

iv) Department of Handloom & Textiles, GoA, official said that GoI was asking reports of WCC fortnightly. He also stated that 22,605 WCC forms had remained pending as on March, 2015. For the financial year 2015-16, 15000 target had been allotted to different banks and upto 30th November, 2015, 5602 fresh forms were sent to the banks. He requested the banks/branches to upload branch-wise data in the website.

v) NABARD suggested that the matter should be discussed in DCC meeting to monitor the district level progress.

vi) The official from Revenue Department, GoA informed that on 30.09.2015 Government enacted one act called "The Assam Agricultural Land Regulation of Classification and transfer of Non-Agricultural Purposes Act,2015". The relevant regulations and rules were to be framed within the month of January, 2016 in order to make the act operable.

vii) RBI requested SLBC to discuss the issue in detail in next SLBC meeting as the matter was very important.

Agenda No.4

Development of Banking Operations in the State :

- i) DGM (OR) SBI said that the matter regarding CD ratio had been already discussed by GM, SBI. He advised the banks to improve their respective CD Ratios.
- ii) Sri S.S.Saha, GM, NABARD said that where the CD Ratio is considerably low, in those districts a special sub-committee has to be formed to look into the matter and the committee should attend the DCC meeting to move the issue forward and take appropriate measures for the district. He also requested banks for submit proposals for reimbursement of fund for conducting FLC camps.
- iii) GM, SBI agreed with the suggestion and said that low CD ratios can be monitored at DCC level by LDMS.

Agenda No. 5

Agriculture Advances :

Details are given in the agenda.

Agenda No.6

Performance under ACP :

ACP achievement percentage is 40% as on September, FY 2015-16 against 24% as on September, FY 2014-15.

Agenda No.7

Financing under MSME :

- i) GM, SBI expressed his displeasure on '0' figure by some banks like Dena Bank, OBC, Corp. Bank etc. He stated that credit to Medium Enterprises has come down.
- ii) AGM(SME), SBI said that in case of SBI there is slight reduction in MSME because of closure of two accounts and upto September there is growth.
- iii) Because of withdrawal of NEITP, the central subsidy available to industrialists is no longer available, but Income Tax, Excise benefit is still available.

- iv) Official from Department of Industry, GoA ensured that by April, 2016 all relevant formats and other instructions will be made available in the website.
- v) Bank-wise achieve % and growth % should be upload in next SLBC meeting.

Agenda No. 8

SHG Credit Linkages :

- i) NABARD official stated that the implementation of WSHG scheme is operating in 150 districts in India and 4 districts in Assam, namely Karbianglong, Dima Hasao, Dhemaji and Kokrajahar. He suggested that the targets and achievement in these districts should be analysed.
- ii) SHGs Credit Linkage target number is 62500 against which 9960 has been achieved as on September, 2015. NABARD official requested banks for finalisation of Road Map for achieving the desired target of Credit Linkage.
- iii) Department of NRLM, GoA informed that the department has received 12105 applications till September, 2015.

Agenda No.9

1) GUIDELINES FOR RELIEF MEASURES BY BANKS IN AREAS AFFECTED BY NATURAL CALAMITIES

RBI official stated that the State Government has to declare a district or area as affected by Natural Calamities, and then the relief measures can be implemented.

2) CREDIT LINKED SPECIAL INCENTIVE PACKAGE FOR MICRO & SMALL ENTERPRISES

- i) The official from Industries & Commerce Department, GoA stated that the Scheme is already in operation. He requested the banks to send proposals. The interest subsidy on Term Loans to Micro and Small Enterprises are 40% and 30% respectively.
- ii) GM, SBI stated that it should be uploaded in SLBC website.

3) PROVISION OF TECHNICAL MANPOWER SUPPORT FOR MAINTANANCE OF SLBC-NE-WEB-SITE BOTH DYNAMIC AND STATIC

- i) GM, SBI suggested that the maintenance cost and other expenditure of SLBC portal could be shared by the main three banks, i.e. SBI, UBI and UCO bank as they share the Lead responsibility in the different districts of Assam.

ii) RBI official suggested that the practices prevailing in the other SLBCs in the country maybe found out before taking a decision in the matter.

4) AMI SUB-SCHEME UNDER ISAM-NOMINATION ON DMI

Sri P.Chakraborty, Asstt. Agriculture Marketing Adviser, Directorate of Marketing & Inspection, Gol , RO ,Guwahati highlighted on the scheme called 'Integrated Scheme for Agricultural Marketing '(ISAM) for SC/ST beneficiaries.

On behalf of GoA, Smt. Eva Deka Kalita, Director (Financial Institution) requested all the banks to upload data in timely basis. She also requested the banks to instruct the LDMs to discuss the problems pertaining to various districts in DCC & DLRC meetings and from State Government side The Deputy Commissioner of the respective district has to be instructed to attend the meetings regularly and discuss all the issues.

The meeting ended with Vote of Thanks given by DGM (ABU), SBI Sri R. K. Borkotoky.

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LIST OF PARTICIPANTS IN THE SLBC(ASSAM) MEETING HELD ON 05.06.2014

(A) RBI, NABARD etc.

1	Shri. Aridaman Kumar	DGM	RBI	Guwahati
2	„ O. Marchang	AGM	„	„
3	„ S. S. Saha	GM, OIC	NABARD	„
4	„ Kamal Kumar	DGM	“	„
5	„ Sanjeev Gupta	DGM	SIDBI	„

(B) State & Central Govt. officials

6	Smt. Eva Deka Kalita	Director (IF)	GoA	„
7	Dr. I. Haque	Asstt. Director(Dairy Dev)	„	„
8	Sri B. Phukan	AMD, ASRLM	„	„
9	„ S. Borgohain	Asstt. Director (SIRD)	GoA	„
10	P.Borah	SPAO (Agriculture)	„	„
11	Sri A. K.Barman	Jt.Secy (Revenue)	„	„
12	„ A. Chakravarty	Addl.Secy (AH & Vety)	„	„
13	„ Bipul Das	Addl. Director, (Ind & Comm)	„	„
14	„ S. P. Bhuyan	Asstt. Director, (Ind & Comm)	„	„
15	Dr. Rousy K.Baruah	PM-FI (ASRLM)	„	„
16	Sri Gunagobinda Das	Cons-FI (ASRLM)	„	„
17	Dr. H Konch	SPM-FI (ASRLM)	„	„
18	Sri P. Barua	RO (Handloom & Textiles)	„	„
19	„ Jogesh Das	Addl. Director(P&D)	GoA	Guwahati
20	„ T. C. Goswami	Secy (Minority & Dev)	„	„
21	„ Vijayendra	CEC (Elect ion)	„	„
22	„ B. Purkayastha	Sr. A A (Finance)	„	„
23	„ P. N. Das	State Dir (RSETI)	Gol	„
24	„P. Chakraborty	AAMA (DMI)	„	“

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

25	Sri K. C. Das	Chairman	LDRB	Guwahati
26	„ P. P. Saikia	GM	ACAB	„
27	„ S. K. Haldar	DGM	Canara Bank	„
28	„ Sadhan Roy	AGM	Federal Bank	„
29	„ N. P. Sinha	AGM	Allahabad Bank	„
30	„ B. Nayak	AGM	OBC	„
31	„ S. K. Ghosh	Sr. RM	IOB	„

32	„ S. K. Bora	AVP	HDFC Bank	„
33	„ Chandan Maji	Manager	Canara Bank	„
34	„ Abhoy Kumar	Cluster Head	Bandhan Bank	„
35	„ Pranjal Saikia	Sr.Manager	Axis Bank	„
36	„ Ratan Mandal	Ch. Manager	BoM	„
37	Dr. R. Neog	RH	Indusind Bank	„
38	Sri Jayanta Roy	CH. Manager	ICICI	Guwahati
39	B.A.Lyngdoh	Manager	Corpn. Bank	„
40	Sri Pintu Bhanja	Manager	Indian Bank	„
41	„ S. K. Pradhan	AGM	Indian Bank	„
42	„ S.Bhattacharjee	Sr. Manager	BoB	„
43	N. Behera	AGM	BoB	„
44	„ S. K. Singh	CH. Manager	Bol	„
45	„ N. Shyam Sunder	Dy. Z. M	CBI	„
46	„ P.K. Pau	Ch. Manager	UCO Bank	„
47	„ Suman Ghosh	Manager	UCO Bank	„
48	„ Kumar Gaurav	Sr. Br. Manager	Andhra Bank	„
49	„ B. C. Baishya	Manager	Union Bank	„
50	„ Trinath Banik	Ch. Manager	Union Bank	„
51	„ R. Sarma	RM	AGVB	„
52	„ H. P. Debnath	Ch. Manager	AGVB	„
53	„ N. D. Purkayastha	DGM	UBI	„
54	„ S. S. Singh	Chairman	AGVB	„
55	„ S.K.Dash	DGM	PNB	„
56	„ S. K. Rastogi	DGM	Vijaya Bank	„
57	„ S. S. Das	Sr. Br. Manager	BMB	„
58	Arju Rahman	Asstt. Manager	IOB	„
59	Sri S. K. Suren	Sr. Manager	Allahabad Bk	„
60	„ S. P. Sui	Sr. Manager	Dena Bank	„

D)Convenor Bank

61	Shri G. Bhattacharya	General Manager (NW-I)	SBI	Guwahati
62	„ I.S.Pongener	DGM(OR)	„	„
63	„ R. K. Borkotoky	DGM (ABU	„	„

64	„ Z.T. Khiangte	AGM(LB&RRB)	„	„
65	„ A. Borthakur	AGM (SME)	„	„
66	„ M. Gogoi	AGM (OR)	„	„
67	„ A. K. Roy	CM (LB&RRB)	„	„
68	„ N. Hussain	CM (Z. O.)	„	„
69	„ Jishu Kalita	CM (BOPM)	„	„
70	„ M.C.Das	Manager(LB&RRB)	„	„
71	„ Kumar Anubhav	Dy Manager (LB&RRB)	„	„
72	Smt. G. Baruah	Asstt. Mgr(LB&RRB)	„	„
73	„ G. Bhuyan	C. A. (LB&RRB)	„	„
74	Sri D. Baruah	NIC	NIC	„