

AGENDA FOR ASSAM SPECIAL SLBC MEETING FOR DEC'25 QUARTER WITH SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI)

AGENDA -1

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 09.12.2025 was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA -2:

ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 09.12.2025											
SN	AGENDA ACTION POINT	REMARKS									
		District	Dec'25 CD Ratio								
		Sept'25 CD Ratio									
1	<p>REVIEW OF CREDIT DEPOSIT RATIO:</p> <p>(i) Strategy to Improve CD Ratio, especially in Barak Valley districts.</p> <p>(ii) PNB to post separate LDMs for Sribhumi and Hailakandi.</p>	<table border="1"> <tr> <td>Sribhumi</td> <td>40.31</td> <td>39.24</td> </tr> <tr> <td>Halakandi</td> <td>44.54</td> <td>44.95</td> </tr> <tr> <td>Cachar</td> <td>50.66</td> <td>47.96</td> </tr> </table> <p>(i) In subcommittee meeting on Barak Valley held on 19.02.2026, the following notable action points emerged from the discussion in the Meeting for improvement on CD Ratio.</p> <ul style="list-style-type: none"> • Banks with declining/low CD Ratio and higher deposit share to prepare time-bound corrective action plans, focusing on non-priority sector, big-ticket advances, and proportionate credit off-take to accelerate overall advances growth. • Banks to enhance performance under Priority Sector, particularly Agriculture, SHG, SME, and GSS and KCC renewal, along with expansion of credit linkage to eligible beneficiaries. • Banks to proactively coordinate with Land Records/Revenue Department and other concerned departments to resolve land documentation, Aadhaar-related issues, and facilitate smooth renewal/revival of agricultural advances, including leveraging PM Kisan beneficiary data (if shared by Concerned Department, Govt. of Assam). • Banks to conduct on-ground credit camps and actively seek high-value projects in coordination with State Government and NABARD to boost credit growth and improve overall banking performance. <p>(ii) PNB submitted that Shri Surya Prakash has been posted as LDM, Sribhumi. In Hailakandi, Shri Bibhash Ranjan Das, is already posted as LDM.</p>	Sribhumi	40.31	39.24	Halakandi	44.54	44.95	Cachar	50.66	47.96
Sribhumi	40.31	39.24									
Halakandi	44.54	44.95									
Cachar	50.66	47.96									
2	Banks to ensure timely registration of PMFBY loans on Krishi Rinn Portal and Deduction of PMFBY premium to ensure farmer coverage.	<p>Member Banks have confirmed that they have been registering all eligible accounts under PMFBY and timely deducting the premium.</p> <p>Bank-wise RABI details are in Agenda No-4(e)</p>									
3	Industries & Commerce Department, Govt. of Assam to share CMAAA SOP with SLBC/member Banks	SLBC has asked Industries & Commerce Department to share the SOP. Reply is still awaited.									
4	PM Suryaghar Action Plan to Improve awareness and monitoring of PM Surya Ghar.	<p>Action Plans submitted by Banks to Improve awareness and monitoring of the scheme</p> <ol style="list-style-type: none"> 1. Extensive awareness campaigns are being conducted through display of banners, distribution of flyers, mobile vans in rural/difficult areas, and organisation of FLCs and special awareness camps. 2. Digital outreach is being strengthened through SMS, Email, WhatsApp messages, and popup notifications on mobile/internet banking platforms to inform customers about the scheme and their eligibility. 3. Vendor meetings and stakeholder training programmes are being conducted to streamline application sourcing, ensure proper distribution of proposals across branches, and improve coordination. 4. Branches have been advised to proactively guide eligible households, promote the scheme at branch level, and ensure prompt processing of proposals received. 5. Continuous monitoring is being undertaken through regular review meetings at branch and controlling office levels to improve performance, outreach, and effective implementation of the scheme. 									

5	Any Action taken by Banks to support NABARD initiatives and provide credit linkage to FPOs, fisheries, millet projects, rural tourism, etc for enhancing Farmers' Income	<p>1. SBI submitted that bank has provided credit to 23 FPCs under various schemes mainly (AIF and PMFME).</p> <p>2. PNB has tied up with NABSanrakshan Trustee Private Limited to provide credit guarantee coverage for FPO loans up to ₹2.00 crore. The Bank extends credit to fishermen for boats, nets, equipment, post-harvest activities, and cold storage units. Financial assistance is provided for millet cultivation and processing, including support for seeds, fertilizers, and other inputs.</p> <p>3. Other Banks submitted that branches are proactively supporting farmers' income enhancement through credit linkage for allied and agri-based activities, including initiatives supported by NABARD.</p> <p>4. Review meetings have been conducted, and branches have been advised to finance eligible proposals under FPOs, fisheries, and related projects.</p>
6	Achieve BC Sakhi targets within stipulated timelines and submit final performance report to SLBC and ASRLM.	<p>SLBC shared the list to concerned member Banks on 18.11.2025 and sent reminder mail on 04.12.2025.</p> <p>1. SBI submitted that a coordination meeting with BC partners and ASRLM team was conducted on 24.02.2026. ASRLM officials shared the benefits of deploying BC Sakhis along with the list of identified cadres, locations, and support team details. The information has been circulated to all BC partners, who have expressed willingness to proceed. A considerable number of BC Sakhis are expected to be engaged shortly..</p> <p>2. AGB has deployed a total of 73 Bank Sakhis as BC in current Financial Year. No respond from other Banks.</p>
7	PNB and AGB to explore micro-ATM deployment. Ensure availability of active BCs.	<p>PNB has taken up the matter of ATM installation in four aspirational blocks with its approved vendor for feasibility study. However, the vendor has expressed inability to provide Managed Services and Cash Replenishment support at the identified locations. Additionally, the Bank has no branch presence in those blocks and no empaneled ATM vendor for new ATMs. Hence, PNB has requested withdrawal of the proposal for ATM deployment at the said locations.</p> <p>AGB submitted that AGB BC channel is currently AEPS driven through Kiosk Module and a total of 15 active BCs are currently functional in the four aspirational blocks of Rongmongwe, Socheng, Diyungbra and South Hailakandi.</p>

AGENDA 3: REVIEW OF FINANCIAL INCLUSION AND FINANCIAL LITERACY INITIATIVES- PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI)

As per RBI directive a Special SLBC meeting to be conducted out of the regular quarterly meetings of SLBC to review the progress of Financial Inclusion and Financial Literacy (FI & FL) initiatives with greater focus. Accordingly, an agenda included as a special focus on Financial Inclusion and Financial Literacy (FI & FL) in this SLBC meeting. Detail reports attached as Annexure I.

AGENDA 4: REVIEW OF BANKING PARAMETERS

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2025: -

(Amount in ₹Crores)

	As on 31.12.2025	As on 30.09.2025	As on 31.03.2025	As on 31.12.2024	QoQ growth	YTD growth	YOY growth
Deposits	2,41,872	2,40,862	2,34,646	2,23,616	1,010 (0.42%)	7,226 (3%)	18,256 (8%)
Advances	1,80,137	1,73,287	1,67,315	1,59,552	6,850 (4%)	12,822 (8%)	20,585 (13%)
CD Ratio	74.48	71.94	71.31	71.35			

b) DISTRICT-WISE CD RATIO AS ON 31.12.2025: -

Districts below 50% CD Ratio: Banks less than 50% CD Ratio							
Sribhumi(40.31)		Hailakandi(44.54)		Dimahasao(48.88)		Cachar (47.96)	
Bank Name	CDR	Bank Name	CDR	Bank Name	CDR	Bank Name	CDR
APEX	7.85	APEX	10.46	APEX	9.86	APEX	15.84
CBI	20.34	Slice	28.76	PNB	18.58	IDBI	23.46
Union	21.70	BOI	29.29	ICICI	21.47	CBI	26.98
Indian	28.70	UCO	34.47	Slice	21.66	IDFC	29.51
PNB	31.23	CBI	34.55	Canara	26.87	Federal	31.18
SBI	33.49	PNB	34.89	Bandhan	33.67	Slice	33.09
AGB	34.88	Union	37.95	CBI	40.88	Union	33.32
BOI	44.78	ICICI	38.22	BOI	46.05	AGB	34.41
		HDFC	38.57	BOB	46.56	Indian	37.86
		AGB	40.95			PSB	37.96
		Canara	47.96			PNB	39.84
						BOB	40.70
						YES	42.90

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 31.12.2025:

(Amount in ₹Crores)

Sector	FY 2024-25 till Dec'24			FY 2025-26 till Dec'25		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	16,879	8,563	51%	28,001	10,762	38%
MSME	34,030	25,325	74%	37,712	32,897	87%
Other Priority Sector	5,596	2,133	38%	5,900	3,591	61%
Total	56,505	36,021	64%	71,613	47,251	66%

In the agriculture sector, 29 Banks have achieved less than 75% of their targets, which is pulling down the overall ACP achievement. Similarly, in other sectors, the disbursement performance of 27 Banks remains unsatisfactory.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.12.2025: -

(Amount in ₹Crores)

Sector	O/S as on 31.12.2025	O/S as on 30.09.2025	O/S as on 31.03.2025	O/S as on 31.12.2024	QoQ growth	YTD growth	YOY growth	PSL Adv % to Tot Adv
Agri Total	33,897	31,897	30,859	30,173	2,000 (6%)	3,038 (10%)	3,724 (12%)	19%
MSME	49,775	47,688	44,515	43,222	2,087 (4%)	5,260 (12%)	6,553 (15%)	28%
Other Priority Sector	13,373	12,460	11,705	11,539	913 (7%)	1,668 (14%)	1,834 (16%)	8%
Total PSA	97,045	92,045	87,079	84,934	5,000 (5%)	9,966 (11%)	12,111 (14%)	55%

d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2025-26) & O/S AS ON 31.12.2025 AND POSITION OF CERTIFICATE CASES AND RECOVERY:

NRLM, NULM, PMEGP, SUI

(Amount in ₹Crores)

Schemes	Target for FY (2025-26)		Disbursement		Achievement %	
	No.	Amt	No.	Amt	No.	Amt
i. NRLM (Group Loan)	1,40,000	4,500.00	91,393	4,168.72	65%	93%
NRLM(Individual)	40,000	400.00	18,565	240.42	46%	60%
ii. PMEGP	2,491	210.61	3,865	153.46	155%	73%

iii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.12.2025: -

(Amount in ₹ Crores)

Sector	Disbursement during current FY	Outstanding Amt	NPA Amt	NPA Amt %
Shishu	783	1,150	201	17%
Kishore	3,934	6,961	639	9%
Tarun	1,737	4,498	341	8%
Tarun Plus	43	56	0.46	1%
Total MUDRA	6,497	12,665	1,181	9%

iv. PMFME

PMFME Progress report during FY 2025-26 as on date 31.12.2025 for Assam

Target	Total Submitted during Current FY	Total Sanctioned during Current FY	Total Disbursed during Current FY	Sanctioned Achievement
6,000	6,343	2,112	1,770	33%

v. PM SURYAGHAR

PM Surya Ghar - Loan Status as on 31.01.2026

Total Application Sourced	Sanctioned	Disbursed	Rejected	In - Pipeline
2,65,074	94,894	77,991	1,58,068	30,912

vi. PM VISHWAKARMA

PM Vishwakarma- Status as on 31.01.2026

Loan Application Sourced	Applications Sanctioned	Applications Disbursed	Loan Pending for Sanction
58,830	15,528	13,837	17,119

vii. NPA IN GSS AND POSITION OF CERTIFICATE CASES AND RECOVERY

(Amount in ₹ Crores)

Schemes	As on 31.12.2025			As on 30.09.2025			As on 31.03.2025			As on 31.12.2024		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
NRLM	8,528.87	48.52	0.57%	8,042.73	54.30	0.68%	7,375.08	43.00	0.58%	6,560.21	43.14	0.66%
NULM	302.05	12.15	4.02%	294.08	12.28	4.18%	310.99	11.85	3.81%	271.99	12.08	4.44%
PMEGP	696.22	199.63	28.67%	663.51	193.79	29.21%	854.30	191.09	22.37%	642.13	198.11	30.85%
SUI	372.78	40.36	10.83%	334.17	34.78	10.41%	347.97	30.76	8.84%	347.55	31.90	9.18%
PMMY	12,664.71	1181.49	9.33%	15,027.79	1,179.68	7.85%	10,300.24	1,128.81	10.96%	9,475.75	1,096.34	11.57%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for Dec'25 quarter							
Pending cases at the beginning of the quarter		Addition of cases during the quarter		Cases settled during the quarter		Pending cases at the close of the quarter	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
50,420	689.93	2158	42.23	396	46.09	52,182	686.07

e) **KCC CROP LOAN AND INSURANCE UNDER PMFBY**

Progress under Crop KCC as on 31.12.2025							
New Crop KCC issued during quarter		Outstanding		NPA		%age of NPA	
No	Amt	No	Amt	No	Amt	No	Amt
27,459	193.24	9,67,536	7,273.55	3,98,070	2,231.73	41%	31%

Progress under PMFBY 2025-26 in Assam					
Scheme	Total KCC Accounts Entered on KRP	Total KCC Accounts Enrolled under PMFBY/RWBCIS	Total KCC Accounts marked ineligible under PMFBY/RWBCIS	Total KCC Accounts saturated under	%age of KCC Saturated Accounts in
RABI	2,18,235	78,119	17,904	1,82,233	84.32%

The cut-off date for paddy crops was 02.03.2026 and all member Banks were urged to ensure maximum coverage under PMFBY.

f) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2025-26 as on 31.12.2025 for Assam								
	Total Sanctioned		Total Disbursed		Total Outstanding		Total NPA	
	No	Amt	No	Amt	No	Amt	No	Amt
Total	3486	187.73	7899	178.85	19,783	910.13	753	22.16
Female	1,790	90.05	3,629	83.17	8,696	409.39	219	7.00

g) **PROGRESS UNDER SHG-BANK LINKAGE**

(Amount in ₹ Crores)

SHG Credit Linkage Progress in Assam During FY 2025-26 till 31.12.2025									
Savings Linked No in FY 2024-25	Savings Linked Amount in FY 2024-25	Credit Linked No in FY 2024-25	Credit Linked Amount in FY 2024-25	SHG O/S No.	SHG O/S Amt.	SHG NPA No.	SHG NPA Amt.	SHG NPA Amt. %	
21,254	725.08	1,03,447	4,131.80	2,80,494	8,539.11	14,400	88.74	1.04	

h) **FLOW OF CREDIT TO MSME SECTOR**

i. **Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 5,691 Crores corresponding to 2,13,993 no. of loan accounts to women owned MSMEs as on 31.12.2025. The disbursement in FY 2025-26 is ₹ 1,774 Crores corresponding to 48,136 nos upto 31.12.2025.

ii. **Initiative by SIDBI:** - SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

AGENDA- 5: ENHANCING FARMERS' INCOME: SLBC requests Line Departments, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any.

AGENDA- 6: E-NWR BASED PLEDGE FINANCE: SLBC has circulated Target for Agri Allied and E NWR for FY 2025-26 to all member banks on 10.11.2025 and has requested member banks to share Achievement Data against data. BOB, BOI, Canara, CBI, SBI submitted Nil figure against the target. No response from other banks.

AGENDA- 7: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY: SLBC requests Line Departments, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any

AGENDA- 8: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT:

- Views of non-official members of NTWB; suggestion, if any

AGENDA- 9: STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS & SEAMLESS LOAN DISBURSEMENT; IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016 (EXPLORING POSSIBILITY)

AGENDA- 10: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

a) Review of operations of BCs: Hurdles/Issues and Inactive BCs:

A letter issued by ASRLM to all Banks on 14.02.2026 regarding the decisions taken in the meeting held on 13th November 2025 under the Chairmanship of the Chief Secretary, Assam, is placed for discussion. The letter highlights bank-wise targets for deployment of trained and certified SHG members/BC Sakhis and shared locations. It has been observed that except Assam Gramin Bank, no significant progress has been reported by other banks. Banks are requested to take urgent necessary steps to achieve the assigned targets.

b) Digital delivery channels: -

i. ATM penetration status in 16 ATM deficient districts of Assam:

In Sub-Committee meeting, member banks highlighted various challenges in ATM installation, including low transaction volume (low hit), negative CRA feasibility reports by some vendors, limited branch presence in certain areas, and expiry of vendor-managed ATM contracts. In this regard, DGM (SLBC), advised all banks to submit detailed reports outlining the specific hurdles faced. The consolidated inputs will be taken up with RBI to apprise the issues and explore possible solutions and way forward.

ii. Progress in coverage of ATMs in the 4 aspirational blocks not having any ATMs viz. Rongmongwe (Karbi Anglong), Socheng (West Karbi Anglong), South Hailakandi (Hailakandi), Diyungbra (Dima Hasao)

iii. Progress under Re-KYC updation in the state of Assam

iv. Financial Literacy Camps held during the FY 2025-26:

Quarters	No. of FLC Camps conducted during each Quarter	
	Target-FY (2025-26)	Achievement-FY (2025-26)
June	1,551	2,229
Sept	1,551	1,844
Dec	1,551	1,758
Total No. of FLC Camps		5,831

c) Status of Brick & Mortar Branches in unbanked villages: -

AGENDA- 11: RSETI AND SKILL DEVELOPMENT

i) Pending claims of RSETI: Pending Claim for the period w.e.f. Apr, 2025 to Sept, 2025 is 8.14 Crore.

ii) Credit linkage and training programmes of RSETI in Assam as on 31.12.2025

- Trained as on 31.12.2025: 17,042 i.e., 57% of the annual Target i.e., 29,931
- Settlement as on 31.12.2025: 9,069 i.e., 53% of Trained Beneficiaries
- Credit linkage as on 31.12.2025: 4,345 i.e., 48% of Settled Beneficiaries

iii) Setting up of 8 new RSETIs

AGENDA- 12: DISCUSSION ON MARKET INTELLIGENCE ISSUES

Banking related Cyber frauds/ Ponzi Schemes / Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public/ Banking related Cyber frauds, phishing/ Credit related frauds by borrower groups / Instances of usurious activities by lending entities in the areas over indebtedness of MFI borrowers – Views of MFIN and NBFC-MFI lenders. / Money Mule A/Cs in certain districts of Assam

AGENDA- 13: MISCELLANEOUS

i. Issues faced by transgender persons in availing loans for self-employment and measures for their effective financial inclusion:

A communication has been received from the DFS, regarding issues faced by transgender persons in availing loans for self-employment. It has been highlighted that despite their inclusion under Weaker Sections for Priority Sector Lending (PSL), challenges such as non-availability of fixed address and income proof are affecting credit flow. Banks have also been requested to organize targeted financial literacy camps and ensure timely credit support to eligible beneficiaries. The matter is placed before the House for discussion and necessary action.

AGENDA- 14: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:

AGENDA- 15: ANY OTHER MATTER WITH PERMISSION OF CHAIR

Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)
Agenda

I: Quantitative Parameters: Data as on 31.12.2025

A. Access

a) Physical Access Indicators

	As on Dec'24	As on Mar'25	As on Dec'25
i. Number of Bank Branches per One Lakh Population	10	10	10
ii. Number of BC Outlets per One Lakh Population	182	179	187
iii. Number of ATMs per One Lakh Population	13	14	14

b) Digital Access Indicators

	As on Dec'24	As on Mar'25	As on Dec'25
i. Number of ATM cum Debit Cards	1,94,79,382	1,98,68,969	2,06,63,728
ii. Number of Internet Banking Subscribers	64,80,013	69,33,613	75,57,639
iii. Number of Mobile Banking Subscribers	59,27,063	61,64,145	66,57,277
iv. Number of AEPS Subscribers	1,97,25,664	2,09,09,203	2,27,91,032

c) Provision of Banking Services in every village within a radius of 5 KMs/ hamlets of 500 households –

As per DFS report, there are 17 unbanked villages in Assam for deployment of banking outlets as on 31.12.2025..

Allocated Bank' Name	Number of Village allocated to banks
AGVB	1
AXIS Bank	1
Central Bank of India	3
Punjab National Bank	1
State Bank of India	8
Union Bank	1
Total	17

B. Usage

a) Savings Account Indicators

	As on Dec'24	As on Mar'25	As on Dec'25
i. Number of PMJDY/BSBDA Accounts per One Lakh Population	78,414	79,204	80,465
ii. Number of Women PMJDY/BSBDA Accounts per One Lakh Women Population	45,731	46,183	47,201
iii. Number of SHGs having Savings Bank Account	5,01,658	5,26,462	5,31,825
iv. Out of iii above, number of women-SHGs with Savings Bank Account	4,71,559	5,00,139	5,03,904

b) Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)

As on	Total No of PMJDY accounts		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of	
	Male	Female	PMJBY		PMSBY		APY		NPS	
			Male	Female	Male	Female	Male	Female	Male	Female
Dec'24	1,01,98,976	1,42,70,551	3,09,500	5,76,377	19,51,521	33,51,799	2,79,679	4,90,290	14,605	14,707
Mar'25	1,03,04,323	1,44,11,676	6,21,827	10,14,427	21,77,765	36,73,179	5,91,698	6,39,255	35,365	29,264
Dec'25	1,03,80,225	1,47,29,308	6,26,407	10,36,785	25,05,213	39,01,429	9,07,463	10,95,224	46,005	29,909

c) Credit Indicators

	As on Dec'24	As on Mar'25	As on Dec'25
i. Number of Credit Accounts per One Lakh Population	24,802	25,686	27,399
ii. Number of active/operative PMJDY accounts out of which accounts availing OD facility	19,795	19,959	19,764

iii. Kisan Credit Card (KCC)

Parameters	As on Dec'24		As on Mar'25		As on Dec'25	
	No.	O/S Amt.	No.	O/S Amt.	No.	O/S Amt.
KCC	9,43,426	6,948 cr	9,59,241	7,177 cr	9,67,536	7,273 cr
KCC issue to SF/MF	6,87,500	4,364 cr	7,19,431	4,593 cr	7,15,977	4,727 cr

iv. Micro Credit (Self Help Groups (SHG) & Joint Liability Groups (JLG))

As on	Total Number of SHG	Out of (I), Number of SHGs Credit Linked	Loan O/S to SHG	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/ No of Credit Linked SHGs)
Dec'24	2,40,812	2,30,377 (96%)	5,738 Cr	₹ 2,49,070
Mar'25	2,77,514	2,60,863 (94%)	7,452 Cr	₹ 2,85,667
Dec'25	2,80,494	2,69,274 (96%)	8,539 Cr	₹ 3,17,111

As on	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size of JLG Loan O/S
			(Total Credit O/S to JLG/ Number of JLGs)
Dec'24	3,07,765	995 Cr	₹ 32,336
Mar'25	2,26,195	851 Cr	₹ 37,627
Dec'25	2,20,174	892 Cr	₹ 40,506

d) CD Ratio (Districts having CD Ratio less than 40%) as on 31.12.2025 : No such district

II: Qualitative Parameters: Data as on 31.12.2025

a) Financial Literacy Indicators

	During the FY (2023-24)	During the FY FY (2024-25)	During the FY (24-25 till Dec'25)
i. Number of Financial Literacy Centres (FLCs)	32	32	32
ii. Number of Financial Literacy Camps conducted by FLCs	4,956	8,585	5,831
iii. Number of beneficiaries	1,42,377	1,33,791	1,12,893
iv. Implementation of Centre for Financial Literacy (CFL) at Block Level.	81	82	82

b) Skill development initiatives

Skill development initiatives					
RSETI DATA	Number of Skill Development Initiatives	Number of Beneficiaries		Out of (II), Number of Bank/ Credit Linked	
	(I)	(II)		(III)	
		MALE	FEMALE	MALE	FEMALE
FY 2023-24	552	3,109	12,743	724	2,242
FY 2024-25	856	2,749	23,348	1,044	9,546
FY 2025-26 till Dec'25	563	2,045	14,997	391	3,954

III: Progress in Project of Expanding and Deepening of Digital Payments undertaken in the state, as on 31.12.2025

SLBC has declared Assam as a 100% digitized state, as all member banks have achieved complete digitization across every district of the state.