

AGENDA FOR ASSAM SLBC MEETING FOR SEPT'25 QUARTER

AGENDA -1

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **16.09.2025** 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 16.09.2025																
SI No	AGENDA	ACTION POINT	REMARKS													
1	REVIEW OF CREDIT DEPOSIT RATIO:	(i) Strategy to improve the CD Ratio of the state of Assam specially in Barak Valley Districts i.e., Hailakandi, Cachar, Sribhumi.	<table><tr><th>District</th><th>June'25 CD Ratio</th><th>Sept'25 CD Ratio</th></tr><tr><td>Sribhumi</td><td>38.79</td><td>39.24</td></tr><tr><td>Halakandi</td><td>44.87</td><td>44.95</td></tr><tr><td>Cachar</td><td>47.34</td><td>47.96</td></tr></table>		District	June'25 CD Ratio	Sept'25 CD Ratio	Sribhumi	38.79	39.24	Halakandi	44.87	44.95	Cachar	47.34	47.96
			District	June'25 CD Ratio	Sept'25 CD Ratio											
			Sribhumi	38.79	39.24											
			Halakandi	44.87	44.95											
			Cachar	47.34	47.96											
1.Both deposits and advances in the Barak Valley districts have increased compared to the last quarter (June’25), resulting in a slight improvement in the CD ratio as well.																
2. All banks assured that they would undertake enhanced credit mobilisation and adopt coordinated efforts to significantly improve the CD ratio in the coming quarters.																
2	ACP & PRIORITY SECTOR ADVANCES:	A detailed note outlining strategies for improving performance towards ACP budget achievement.	Banks submitted some strategies as follows:													
			1. Union, Canara Bank are focusing on RAM (Retail, Agri & MSME) sector growth with emphasis on quality advances and improved disbursements.													
			2. UCO, PNB submitted that regular credit outreach programmes including SHG, MSME, GSS campaigns. Banks promoting startup and new entrepreneur financing under GSS.													
			3. SBI, AXIS submitted that weekly reviews and tracking of lead generation and conversion of leads into disbursements.													
			4. SBI, Union submitted that data-driven analysis of performance and strengthening of credit assessment systems. Ensuring timely processing and reduction of proposal rejections.													
3	PMMY	Number of CMAAA Applications sanctioned as on 30.09.2025:	5. AGB, IDBI submitted that ensuring disposal of pending PMEGP/PM SVANidhi/PMMY applications. Regular follow-ups on overdue proposals and ensuring compliance with stipulated timelines.													
			SBI is having 1,133 Credit Linkage from the CMAAA Beneficiaries list given by the line department.													
			4	Education Loan:	Any Scheme in Bank which providing financial support to students pursuing vocational courses:	Bank has confirmed that they sanctioned Education Loan Scheme for Vocational Courses under “Skill Scheme”.										
						5	ATM installation in 4 Aspirational Blocks: PNB									
							PNB has submitted that it is under consideration at HO as per Assam Gramin Bank mail to RRB HO cell. In sub-committee meeting, PNB was instructed to PNB to expedite the matter.									
6	Status of APUN Ghar and APUN BAHAN during FY 2025-26		Progress under APUN GHAR and APUN BAHAN during FY 2025-26 (01.04.2025-31.10.2025)													
			Bank Name	APUN GHAR		APUN BAHAN										
				Disbursed No	Disbursed Amt	Disbursed No	Disbursed Amt									
			SBI	3,165	458.79 Cr	1,355	97.23 Cr									
			AGB	161	22.36 Cr	282	19.78 Cr									
			PNB	83	19.92 Cr	0	0									
			AXIS	0	0	4	0.23 Cr									
			Other Bank have submitted NIL data under the schemes.													

AGENDA 3: REVIEW OF BANKING PARAMETERS

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.09.2025: -

(Amount in ₹Crores)

	As on 30.09.2025	As on 30.06.2025	As on 31.03.2025	As on 30.09.2024	QoQ growth	YTD growth	YOY growth
Deposits	2,40,862	2,33,579	2,34,646	2,22,048	7,283 (3%)	6,216 (3%)	18,814 (8%)
Advances	1,73,287	1,67,938	1,67,315	1,56,085	5,349 (3%)	5,972 (4%)	17,202 (11%)
CD Ratio	71.94	71.9	71.31	70.29			

b) DISTRICT-WISE CD RATIO AS ON 30.09.2025: -

Districts below 50% CD Ratio: Banks less than 50% CD Ratio							
Sribhumi(38.24)		Hailakandi(44.95)		Dimahasao(47.56)		Cachar (47.96)	
Bank Name	CDR	Bank Name	CDR	Bank Name	CDR	Bank Name	CDR
CBI	20.78	Indusind	0.06	Apex	10.84	Apex	16.89
Union	23.32	Apex	10.42	PNB	16.94	IDBI	20.48
UCO	28.5	BOI	27.53	ICICI	20.35	UCO	20.65
Indian	28.7	CBI	31.54	Canara	23.69	CBI	25.81
PNB	30.83	PNB	34.66	Bandhan	32.91	IDFC	28.29
SBI	31.9	Union	39.39	CBI	39.11	Union	32.75
AGB	34.68	HDFC	43.03	BOB	45.99	AGB	34.25
BOI	44.54	AGB	44.23	BOI	47.21	Indian	37.00
		ICICI	45.12			Federal	37.85
						PNB	38.57
						YES	40.64
						BOB	40.91
						SBI	41.4
						PSB	41.96

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 30.09.2025:

(Amount in ₹Crores)

Sector	FY 2025-2026 as on 30.09.2025		
	Target Amount	Achieved Amount	Achievement %
Agri Total	28,001.41	7,756.46	28%
MSME	37,712.47	25,217.74	67%
Other Priority Sector	5,899.56	2,189.56	37%
Total	71,613.44	35,163.76	49%

In the agriculture sector, 27 Banks have achieved less than 50% of their targets, which is pulling down the overall ACP achievement. Similarly, in other sectors, the disbursement performance of 25 Banks remains unsatisfactory.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.09.2025: -**(Amount in ₹Crores)**

Sector	O/S as on 30.09.2025	O/S as on 30.06.2025	O/S as on 31.03.2025	O/S as on 30.09.2024	QoQ growth	YTD growth	YOY growth	PSL Adv % to Tot Adv
Agri Total	31,897	31,353	32,030	28,173	544 (2%)	-133 (-0.41%)	3,724 (13%)	18%
MSME	47,688	45,403	44,515	41,186	2,285 (5%)	3,173 (7%)	6,502 (16%)	28%
Other Priority Sector	12,460	12,093	11,705	11,622	367 (3%)	755 (6%)	838 (7%)	8%
Total PSA	92,045	88,848	88,250	80,981	3197 (4%)	3,795 (4%)	11,064(14%)	53%

d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2025-26) & O/S AS ON 30.09.2025 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	65,776	2,748.04	47%	61%
NRLM(Individual)	40,000	400.00	11,417	147.98	29%	37%
ii. PMEGP	2,491	210.61	2,300	78.50	92%	37%

iii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.09.2025: -**(Amount in ₹ Crores)**

Sector	Disbursement during current FY	Outstanding Amt	NPA Amt	NPA Amt %
Shishu	508	1,216	232	19%
Kishore	2,414	10,610	676	6%
Tarun	843	3,475	335	10%
Tarun Plus	27	42	0	0%
Total MUDRA	3,793	15,343	1,242	8%

iv. PMFME**PMFME Progress report during FY 2025-26 as on date 30.09.2025 for Assam**

Target	Total Sanctioned during Current FY	Total Disbursed during Current FY	Achievement	Loan Application under process as on end of quarter	NPA
6,000	1,239	986	16%	832	138

v. PM SURYAGHAR**PM Surya Ghar - Loan Status as on 30.09.2025**

Total Application Sourced	Sanctioned	Disbursed	Rejected	In - Pipeline
1,59,717	54,266	47,041	99,840	5,611

vi. **PM VISHWAKARMA**

PM Vishwakarma- Status as on 10.11.2025			
Loan Application Sourced	Applications Sanctioned	Applications Disbursed	Loan Pending for Sanction
56,814	15,144	13,458	41,670

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

(Amount in ₹ Crores)

Schemes	As on 30.09.2025			As on 30.06.2025			As on 31.03.2025			As on 30.09.2024		
	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	8,043	54	1	7,429	51	1	7,375	43	1	6,022	34	1
NULM	294	12	4	293	12	4	311	12	4	252	12	5
PMEGP	664	194	29	655	194	30	854	191	22	625	198	32
SUI	334	35	10	378	32	8	348	31	9	320	30	9
PMMY	15,343	1,242	8	10,332	1,149	11	10,300	1,129	11	9,162	1,069	12

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for Sept'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 30.09.2025									
New Crop KCC issued during quarter		Active Crops KCC		Outstanding		NPA		%age of NPA	
No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
15,509	184.23	7,74,897	6,439.85	11,93,787	8,877.85	4,18,890	2,437.99	35%	27%

Progress under PMFBY RABI 2025 in Assam				
Scheme	Total KCC Accounts Entered on KRP Rabi 2025-26	Total KCC Accounts Enrolled under PMFBY/RWBCIS Rabi 2025-26	Total KCC Accounts marked ineligible under PMFBY/RWBCIS Rabi 2025-26	Total KCC Accounts Still Uncovered under Rabi 2025-26
RABI	2,14,060	20	3,550	2,10,490

The Rabi 2025-26 notification, published in November, has already been circulated to all banks. Banks are requested to enroll all eligible KCC accounts under the PMFBY scheme and remit the applicable premium amount to the concerned insurance company.

f) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2025-26 as on 30.09.2025 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	2,439	142.26	1,135	66.14
Disbursement	6,161	119.34	2,711	54.69
Outstanding	18,910	885.74	8,172	386.20
NPA	1,240	35.24	387	11.16

g) PROGRESS UNDER SHG-BANK LINKAGE

(Amount in ₹ Crores)

SHG Credit Linkage Progress in Assam During FY 2025-26 till Sept'25 quarter								
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. %
16,447	54.77	85,097	3,333.63	2,79,582	8,089.04	14,830	95.35	1.18

h) FLOW OF CREDIT TO MSME SECTOR

- i. **Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 5,195 Crores corresponding to 2,01,987 no. of loan accounts to women owned MSMEs as on 30.09.2025. The disbursement in FY 2025-26 is ₹ 803 Crores corresponding to 25,106 nos upto 30.09.2025.
- ii. **Initiative by SIDBI:** - SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

AGENDA- 4: ENHANCING FARMERS' INCOME: SLBC requests Line Departments, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any.

AGENDA- 5: E-NWR BASED PLEDGE FINANCE: SLBC requests NABARD for presentation under the scheme. SLBC has circulated Target for Agri Allied and e-NWR for FY 2025-26 to all member banks on 10.11.2025.

AGENDA- 6: 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- 7: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT:

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

AGENDA- 8: 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- 9: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

a) Status of opening banking outlets in Unbanked Rural Centres (URCs)-Banking outlets unbanked centres of Assam.

In Tier 3, there are 145 URCs in which allocation of Banks is currently being undertaken by LDMs.

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

ASRLM has shared list of Bank wise Proposed Cadres and Locations for BC Sakhi Deployment to SLBC and same has been shared with all member banks on 18.11.2025. Banks are requested to check the list and contact the department for any inactive Business Correspondents (BCs).

c) Digital delivery channels: -

- i. **ATM penetration status in 16 ATM deficient districts of Assam**
- 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. Financial Literacy Camps held during the FY 2025-26:

Quarters	No. of FLC Camps conducted during each Quarter		
	Achievement-FY (2024-25)	Target-FY (2025-26)	Achievement-FY (2025-26)
June	1,600	1,551	2,229
Sept	2,307	1,551	1,844
Dec	1,804	1,551	-
March	2,874	-	-
Total No. of FLC Camps	8,585	4,653	4,073

- iv. Expanding and Deepening of Digital Payment Ecosystem (EDDPE)- Status of coverage of remaining districts of Assam and related challenges to achieve the target by Oct 2025-** IDBI Bank is the only bank yet to complete 100% digitization of eligible accounts. Due to this pending digitization, out of 35 districts, only 13 districts have reached full 100% coverage, while the remaining 23 districts are presently at 99.98%.

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

In Assam, Brick & Mortar branches are to be opened in 81 unbanked villages. Banks, LDMs, and the District Administration are jointly working to identify suitable premises for the same. However, for the following villages, the District Administrations have informed that opening a branch is not feasible due to non-feasibility. It has also been recorded in the minutes of the DCC meeting. In view of the above, SLBC requests that approval may please be accorded for excluding these villages from the list..

S.No	District Name	Village Name	Bank allocated for opening of branch
1	Dhubri	Birsing Pt.I	HDFC
2	Dibrugarh	Namchang Chah Bagicha	HDFC
3	Hailakandi	Baruncherra F.V.	PNB
4	Kokrajhar	Saral Bhanga Forest	IOB
5	Sonitpur	Kochmara Protected Forest Area	BOM
6	Tinsukia	Magar Gaon (Ambikapur)	PNB
7	Tinsukia	Chilling Ming Mang	PNB

e) Review on camp for Settlement of Unclaimed Funds

AGENDA- 10: RSETI AND SKILL DEVELOPMENT

- i) Pending claims of RSETI:** Pending Claim for the period w.e.f. Oct, 2024 to Sept, 2025 is 14.00 Crore.

- ii) Credit linkage and training programmes of RSETI in Assam as on 30.11.2025**

- iii) Setting up of 9 new RSETIs**

AGENDA- 11: 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- 12: SHARING NEW INITIATIVES AND SUCCESS STORIES FOR REPLICATION ACROSS THE STATE (TO BE PRESENTED BY ASSAM GRAMIN BANK)

AGENDA- 13: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:

AGENDA- 14: ANY OTHER MATTER WITH PERMISSION OF CHAIR