

## AGENDA

### Adoption of Minutes:

The minutes of State Level Banker's Committee meeting held on 26.09.2019 was circulated to all the members. Since no request for amendment has been received, the house may adopt the said minutes.

### Agenda – 1

Action Taken Report of the SLBC meeting held on 26.09.2019 (**last meeting**):

Sl. No.	PARTICULARS	ACTION TO BE TAKEN BY:	Remarks
1	<b>PMEGP:</b> KVIC and line departments to conduct video conferences over the issue of NIL performance of some Banks in PMEGP.	<b>KVIC and Dept. of MSME</b>	A workshop on PMEGP for all the LDMs was conducted by KVIC on 18 <sup>th</sup> & 19 <sup>th</sup> Nov'19.
2	In <b>PMEGP</b> , in districts where the NPA/overdue level is above 50% and PMEGP loans are not picking up, meetings with DIC, DC, LDM & affected Banks are required to be convened by DCs latest by 31 <sup>st</sup> October 2019 to find out suitable solution for promotion of PMEGP.	<b>DIC, DC &amp; LDM</b>	Any such meetings are yet to be convened at District level. In addition to above, Subcommittee on GSS has suggested for a coordination meeting at Block level latest by end of December.
3	<b>KCC:</b> CGM, NABARD urged the APEX and AGVB banks to strategise an actionable plan on improving performance in KCC and PMFBY and submit the roadmap to SLBC with a copy to NABARD.	<b>APEX and AGVB</b>	AGVB and APEX to apprise the House on the developments.
4	<b>NULM</b> had sent pending applications to banks on 17.07.2019. Banks are required to advise their operating functionaries for extending the NULM benefits to the borrowers with good track record.	<b>All Banks</b>	NULM is to appraise the pending list to SLBC.
5	<b>ASRLM</b> : Banks to dispose of the SHG loan proposals that ASRLM sent on 9 <sup>th</sup> Sept'19 to different Banks, either by sanction or rejection but should not be kept pending at the branches.	<b>All Banks</b>	As per the list provided by ASRLM, 26 no. of Banks are yet to dispose of the proposals. Since Hon'ble Chief Secretary of Assam has expressed his concern, Steering Subcommittee has suggested for declaring 2nd week of December being a dedicated week by the Banks to clear off the ASRLM pending list and report of inactions to be submitted by ASRLM.
6	<b>Digitisation:</b> Banks have been asked to prepare a list of branches with <b>less than 2 MBPS</b> speed and of the areas where connectivity issue prevails, and submit the list to <b>BSNL and Department of Telecommunication (DoT)</b> within a period of 15 days from the date of SLBC.	<b>All Banks</b>	Out of 33 Banks, only 7 Banks: SBI, UBI, UCO, PNB, CBI, AGVB & IDBI have submitted to SLBC. We presume that other Banks have no connectivity issues and are able to drive Financial Inclusion and transition to Digitisation.
7	<b>Assam Farmers' Incentive Scheme (AFIS):</b> The Banks have urged for extension of <b>Assam Farmers' Incentive Scheme (AFIS) till March, 2020</b> and release of subsidy to 2,38,000 farmers who have already applied for the same beforehand. As per the scheme, the beneficiaries under these Agricultural Subsidy Schemes are to be felicitated in the Branch. Banks were advised to share the Photographs of Felicitation programme to SLBC.	<b>SLBC and All Banks</b>	SLBC has submitted a proposal on 21.09.2019, ref no. SLBC/2019-20/140 with further follow-up mail ON 16.10.2019 for extension of the Scheme and funding to entertain the pending applications.  The photographs from most of the Banks are yet to reach SLBC.
8	<b>Financial Inclusion:</b> Banks to instruct their CSPs to submit a report to <b>SLBC</b> , on the availability of network in the slabs of 2G/3G/4G at their locations and the villages nearby.	<b>All Banks</b>	Since no Bank other than UCO Bank has submitted the list, SLBC has taken up with DoT and circulated the List among the Banks for confirmation.
9	<b>Baksa District for 100% digitisation</b> within a time frame of one year: SLBC had circulated an EXCEL format for submission of data by the Banks to draw a roadmap to achieve 100% digitization.	<b>All Banks operating in Baksa</b>	Banks other than SBI, UNI, PNB and UBI are yet to respond the need for the activity, out of 14 Banks operating in Baksa.

10	A format to assess the share of <b>digital transaction</b> to the total transaction in identified districts had been circulated among all the banks. The deadline for reverting back to SLBC was fixed as latest by 15 <sup>th</sup> October 2019.	<b>All Banks</b>	Banks other than SBI, PNB, BOB, SYN, UBI, UCO, INDIAN, IOB, P&SB, UNI, AXIS, FEDERAL, IDBI, CANARA need to respond.
11	<b>NPA:</b> The Banks were requested to submit the data on NPA in Government Sponsored Schemes and write off figures for last three years under different sectors.	<b>All Banks</b>	Banks other than SBI, PNB, UBI, UCO, UNI, FED, SYN, IOB are yet to submit.
12	<b>Data integrity and sanctity:</b> As per the decision taken in the Special Sub-committee meeting, the data scrutiny has to be mandatorily done by a senior authority of the Bank before any data is submitted to SLBC or uploaded in the Portal.	<b>Controlling Heads of the Banks</b>	UNI, SIB, ANB, PNB, BOB, PSB, SBI, FED, SYN, UBI, CBI, CB, IOB, UCO, BOI (15 Banks), have assured on the scrutiny of the data. Other Banks need to confirm.
13	Shri. Rajiv Bora, IAS, Additional Chief Secretary, Finance Department, Government of Assam asked the Department of Industries to look into the matter and arrange a separate meeting on SVAYEM. GM, Network-I, SBI assured to share the issues, feedbacks and suggestions received from the Banks over the implementation of SVAYEM scheme for further course of possible modification and changes by the competent authority.	<b>SLBC</b>	SLBC, vide its letter no. SLBC/2019-20/157 dated 14/10/2019 had requested for some modifications in the Scheme, which is yet to be considered by the Govt.  However, a special meeting of SLBC for the Controlling heads of the Banks was convened by CGM, SBI at LHO, Guwahati, on 17/09/2019 for clearance of the pending proposals by 15/10/2019. The last reminder was sent on 21/10/2019 and on 25/11/2019.  The issue was discussed in the subcommittee and suggestions are placed in the agenda for discussion.
14	To publicise campaigns on KCC, Shri. S.S. Saha, CGM, NABARD calls for optimum utilisation of <b>Financial Inclusion Fund</b> for FLC. Shri. Shyam Jaganathan, Commissioner & Secretary, Finance, Government Of Assam suggested for clubbing the promotional fund available in Agriculture Department with the above fund to drive the campaign.	<b>Dept. of Agriculture, Govt. of Assam.</b>	The initiatives in this regard taken by the department of Agriculture may be appraised to the House.
15	NABARD was advised to circulate the guidelines and co-ordinate in promoting Agri Clinic, Agri Business Centre and Agri Marketing Infrastructure, Dairy Development etc and other activities backed by subsidies. Scope for resource specific production can be identified in each place and communicated to SLBC with an Action Plan.	<b>LDMs, DCs, NABARD &amp; Line Dept.</b>	The last Subcommittee on Priority Sector has suggested for Co-ordination Meetings at Block level to be conducted by LDM with DDM, Line Departments- Veterinary, etc.  State Govt. may advise the Line Departments at district levels to attend such Meetings for an effective drive.
16	The <b>Area Development Scheme/ Plan</b> of NABARD is required to be shared with LDMs.	<b>NABARD</b>	NABARD to apprise the House.

## Agenda-2

### a) Deposits, Advances & CDR for Assam as on 31.12.2019:-

(Amt. in Crores)

	Dec'18	March'19	Dec'19	YoY growth	YTD growth
Deposits	133694	148430	154312	20618	5882
Advances	73040	77340	80081	7041	2741
CD Ratio	55	52	52	-	-

\* The National bench-mark for CDR is 60%.

(Ref. pg-19)

### b) Bank-wise performance highlights in CD Ratio as on 31.12.2019:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
BAND	471	KMB	5
NESFB	194	PSB	19
UJJ	149	UNI	20
INDUS	113	CB	23
HDFC	93	SIB	26

(Ref. pg-19)

### c) Bank-wise CD RATIO as on 31.12.2019:-

CD Ratio	No. of Banks	Name of Banks
<b>Below 20%</b>	2	KMB, PSB
<b>20% to 30%</b>	5	UNI, CB, SIB, JSF, ANB
<b>30% to 40%</b>	10	SYN, UCO, CBI, FED, IND, CAN, YES, BOB, IDBI, AGVB
<b>Above 40%</b>	17	AACB, BOM, SBI, UBI, BOI, ALB, PNB, OBC, KBL, AXIS, IOB, ICICI, HDFC, INDUS, UJJ, NESFB, BAND

(Ref. pg-19)

### c) District-wise CD Ratio as on 31.12.2019:-

CD Ratio 60% and above: 10 Districts		Between 40% to 60%: 16 Districts		CD Ratio below 40%: 7 Districts	
Morigaon	75	Sonitpur	59	Hojai	38
WestKarbi	74	Jorhat	57	SouthSalmara	38
Golaghat	73	Nalbari	57	Kamrupmetro	38
Lakhimpur	73	Sibsagar	57	Hailakandi	38
Udalguri	72	Dhubri	57	Karimganj	34
Kamrup	72	Bongaigaon	54	Dimahasao	33
Dhemaji	69	Tinsukia	51	Kokrajhar	32
Nagaon	67	Majuli	51		
Barpeta	64	Baksa	50		
Darrang	62	Karbianglong	50		
		Goalpara	49		
		Biswanath	48		
		Dibrugarh	46		
		Charaideo	46		
		Chirang	44		
		Cachar	41		

(Ref. pg-20)

There has been improvement in CD Ratio of Darrang from 58 in Sept'19 quarter to 62 in Dec'19 Qtr, Baksa from 39 in the Sept'19 quarter to 50 in Dec'19 Qtr and Dimahasao from 31 in Sept'19 quarter to 33 in Dec'19 Qtr.

**Action Plan:-**The Bank-wise CD Ratio in the sub-par CD Ratio districts may be monitored. Govt. of Assam is requested to advise the DCs accordingly.

### **Agenda-3**

#### **(i) REVIEW OF CREDIT DISBURSEMENT OF BANKS under ACP as on 31.12.2019:**

##### **a) Sector-wise Summary under ACP**

Sector	FY 2018-19 Q-3 (Dec'18)			FY 2019-20 Q-3 (Dec'19)		
	Target Amt	Achieved Amt	Achv%	Target Amt	Achieved Amt	Achv%
Agri Total	13868	4144	30	15758	5040	32
Crop Loan	8318	1246	15	8899	1207	14
MSME	4622	6610	143	5869	7538	128
Other Priority Sector	3123	1762	56	2378	1033	43
<b>Total</b>	<b>21612</b>	<b>12516</b>	<b>58</b>	<b>24005</b>	<b>13611</b>	<b>57</b>

(Ref. pg-34)

Performance under ACP has improved from 12516 Cr. in Dec'18 quarter to 13611 Cr. in Dec'19 quarter that shows a disbursement growth of Rs.1095 Cr. this year.

##### **b) HIGHLIGHTS OF THE ACP PERFORMANCE BY THE BANKS UPTO QUARTER-3 of FY-2019-20:**

Banks with the Highest Quarterly ACP Performance (in %)		Banks with the Lowest Quarterly ACP Performance (in %)	
NESFB	442	INDUS	0.00
BAND	241	JSF	0.00
UJJ	122	KMB	0.00
ICICI	113	CB	1.84
ALB	102	AACB	5.25
KBL	102	CBI	9.35

(Ref. pg-34)

#### **(ii) Priority Sector Advances as on 31.12.2019:**

##### **a) Sectoral Growth under priority Sector Advances:-**

Sector	(Amt in Crores)							
	O/S Dec'18	O/S Mar'19	O/S Dec'19	YoY Growth	YoY Growth %	YTD Growth	YTD Growth %	CY PSL Adv % to Tot Adv
Agri Total	14958	16329	17133	2175	15	804	5	22
Crop loan (out of Agri loan)	6070	6030	6131	61	1	101	2	8
MSME	18465	19553	22004	3539	19	2451	13	29
Other Priority Sector	9310	9274	9750	440	5	476	5	13
<b>Total</b>	<b>42733</b>	<b>45156</b>	<b>48887</b>	<b>6154</b>	<b>14</b>	<b>3731</b>	<b>8</b>	<b>63</b>

(Ref. pg-24, 26, 28 & 30)

The Priority Sector advance has increased from 45156 Cr. as on Mar'19 to 48887 Cr. at the end of Dec'19 i.e a growth of Rs. 3731 Cr. which depicts a YTD growth of 8% over the Mar'19. Priority sector advance stood at 63% of the total advances at the end of Dec'19 quarter vis-a-vis 61% in Mar'19 and 59% in Dec'18 quarters.

##### **b) Agricultural Advances:**

The priority sector Agricultural Advances of Rs.17133 Cr. as on Dec'19 stands at 22% of the total advances (RBI benchmark: 18%). However negative growth in the current quarter of some banks like BAND (-121 Cr), INDUS (-87 Cr), YES (-48 Cr) over Sept'19 quarter, has impacted the level of Agriculture Advances.

The Banks are requested to submit proper data and to formulate strategies and come up with the roadmap to discuss the issues and the resolution in the next SLBC meeting.

Banks with lowest Agri portfolio to their Total Advances in %		Banks with highest Agri portfolio to their Total Advances in %	
INDUS	0.00	UJJ	100
KBL	0.00	AGVB	48
KMB	0.00	BAND	46
SIB	0.22	NESFB	41
BOM	1.29	CBI	40
ANB	1.36	UBI	29
PSB	2.23	UCO	29

(Ref. pg-19&24)

Suggestions by the Subcommittees:-

- 1) For improving performance in crop loans, the agricultural land holding verifications may be waived upto Rs.1.60 lacs. by the Government. ( Ref:- Letter No.AGA.157/2018/Pt./59 dated 11.09.2019)
- 2) To address the issue of continuous under-performance in KCC/Agriculture at the grass-root level, an outline of strategy may be framed by NABARD, which is to be discussed in the BLBCs/ DCC meetings for suitable implementation and the road map may be submitted to the SLBC.
- 3) In-time Crop notifications by the Government of Assam can help to improve insurance. The proper notification of Natural calamities will help the farmers in claiming insurance for their crops and properties damaged in natural calamity.
- 4) Considering the ongoing drive for KCC, a better outcome is expected in this financial year.

**c) MSME Sector as on 31.12.2019:-**

(Amt in Crores)

Sub-Segment	O/S Dec'18	O/S Mar'19	O/S Dec' 19	YoY Growth	YTD Growth
Micro	11597	13637	14122	2525	485
Small	5642	6195	5997	356	-198
Medium	2164	2153	2220	56	67
<b>Total</b>	<b>19404</b>	<b>21985</b>	<b>22340</b>	<b>2936</b>	<b>355</b>

(Ref. pg-38)

Suggestions by the Sub-committees:-

- 1) MSME: District Officials at DIC, o/o - the Commerce & Industries, GoA, should be given MSME recovery target to help in arresting the rising NPA in MSME.
- 2) The District-wise list of Registration of units in clusters shall be made available by MSME, DI to SLBC. A special focus needs to be ensured in a Coordination Meeting of all the stake-holders at the BLBC level. Govt. of Assam is requested to advise the line departments accordingly.

**(iii) Prime Minister Mudra Yojana (PMMY) as on 31.12.2019:-**

Amount in Crores								
Dec'18			March'19			Dec'19		
	O/S No.	O/S Amt.		O/S No.	O/S Amt.		O/S No.	O/S Amt.
Shishu	644578	2172	Shishu	708699	1912	Shishu	724593	1953
Kishore	261350	2606	Kishore	330931	3219	Kishore	343601	3219
Tarun	110140	1808	Tarun	17247	1173	Tarun	16466	1033
<b>Total</b>	<b>1016068</b>	<b>6586</b>	<b>Total</b>	<b>1056877</b>	<b>6304</b>	<b>Total</b>	<b>1084660</b>	<b>6205</b>

(Ref. pg-39)

However, the performance of BAND, YES, KMB is NIL for the current year, which pulls down the MUDRA portfolio in the State.

**(iv) GOVERNMENT SPONSORED SCHEMES (GSS):**

**Performance as on 31.12.2019 vis-a-vis target in 2019-20 is given below:**

<b>(Amt in Crores)</b>					
<b>GSS</b>	<b>Target (No)</b>	<b>Disbursement No</b>	<b>Disbursement Amount</b>	<b>Existing O/S No</b>	<b>Existing O/S Amt</b>
<b>PMEGP</b>	4382	1532	15.97	35743	436.73
<b>NULM</b>	2150	622	6.79	-	-
<b>NRLM</b>	63000	13921	209.33	46685	352.40

(Ref. pg-64, 63 & 58)

Banks with **Nil** achievement in current year in PMEGP are CB, AXIS, BAND, FED, HDFC, ICICI, INDUS, NESFB, SIB, UJJ and YES Bank. All private sector Banks other than IDBI have NIL disbursement till date.

Suggestions by the Subcommittees:-

- 1) Since the efforts to dispose of the pending applications within 30 Days from the conduct of last SLBC Meeting held on 26.09.2019, has failed. It was decided to declare the second week of December as a dedicated week for the ASRLM schemes, when all the pending applications under NRLM applications beyond a period of 30 days shall be disposed of. Now, we propose to declare the last Week of February, 2020 for a dedicated Week to dispose the pending cases.
- 2) The members of the Sub-committee have decided to extend the deadline for disposal of all pending PMEGP applications till 31<sup>st</sup> Dec'19. The new deadline may be fixed as 28<sup>th</sup> Feb, 2020.
- 3) NABARD should share among the Banks the list of eligible applicants identified by them for various government schemes so that NABARD acts as a channel for potential borrowers to the Banks.

**Agenda- 4**

**A. ASSAM FARMERS' SUBSIDY SCHEME**

Hon'ble Chief Minister of the State of Assam has launched 3 farmers' incentive schemes on 28<sup>th</sup> Jan'19 for incentivising the farmers and to expand the institutional credit flow to agriculture.

**Performance of Assam Farmers' Subsidy Scheme as on 18.01.2020:**

<b>Name of the Scheme</b>	<b>Claims submitted by Banks</b>		<b>Claims disbursed to Banks</b>	
	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
<b>AFCSS</b>	157176	17359	157176	17359
<b>AFIRS</b>	6	0.06	6	0.06
<b>AFIS</b>	Closed since this Financial Year (2019-20)			
<b>Total</b>	157182	17359	157182	17359

**B. Swami Vivekananda Assam Youth Empowerment Yojana (SVAYEM)**

The Government of Assam has launched a flagship scheme to provide financial support to youth of Assam to take up income generating activities in the manufacturing, trading and services sector.

**Performance of SVAYEM Scheme as on 13.02.2020:**

<b>Name of the Scheme</b>	<b>No. of Loan sanctioned</b>	<b>Claim Submitted</b>		<b>Claim Settled</b>	
		<b>No.</b>	<b>Amt</b>	<b>No.</b>	<b>Amt.</b>
<b>SVAYEM</b>	14186	7853	2633	7680	2579

Suggestions by the Subcommittees:-

- 1) It was requested to the official representing the dept. of Commerce and Industry to consider some suitable modifications with respect to Margin Money requirements, Educational Qualifications, Online portal development with extension of the scheme to facilitate easy flow of disbursements and take a fresh drive to promote the Scheme.
- 2) It was suggested for a turnaround time of one month in SVAYEM disposal and to clear off all the pending applications by 31st December.
- 3) Each RSETI should be asked to sponsor at least 50 trained candidates to be credit linked under SVAYEM/PMEGP and the compliance of which is to be monitored in the DCC meetings.

#### **Agenda- 5**

#### **REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:-**

#### **Status of uncovered villages within 5 kms of radius as per DFS:**

<b>ASSAM DFS UNCOVERED VILLAGES STATUS AS ON 13.02.2020</b>							
Sl.No.	Banks Name	Villages allotted	No. of Uncovered Villages	No. of Villages covered	Coverage by		
					BC/CSP	Branch	IPPB
1	AGVB	77	20	57	1	56	0
2	CBI	2	1	1	0	1	0
3	HDFC	2	2	0	0	0	0
4	IDBI	2	2	0	0	0	0
5	IPPB	145	0	145	0	0	145
6	PNB	2	0	2	1	1	0
7	SBI	48	2	46	1	45	0
8	UBI	3	1	2	0	2	0
9	UCO	1	0	1	1	0	0
10	UNI	1	0	1	0	1	0
<b>Grand Total</b>		<b>283</b>	<b>28</b>	<b>255</b>	<b>4</b>	<b>106</b>	<b>145</b>

SLBC has submitted the names of revised uncovered villages list of DFS along with their census codes to the DoT to assess connectivity status in those areas. In this connection, NABARD is requested to clarify a support system and special incentive if any to the house.

#### **STATUS OF FINANCIAL LITERACY CAMPS (FLCs):**

Quarter	No. of FLC Camps conducted during each Quarter	
	FY 2018-19	FY 2019-20 till Dec'19
June	710	570
Sept	976	600
Dec	876	834
March	618	Yet to be organised.
<b>Total No. of FLC Camps</b>	<b>3180</b>	<b>2004</b>

(Ref. pg-95)

The Banks are requested to comply with the RBI instructions of ensuring conduct of one FLC meeting by each rural Branch on a monthly basis.

#### **Details of enrolment under Social Security Schemes (cumulative nos. upto Dec, 2019)**

Account Type	Numbers
PMJDY	16126361
PMJJBY	1117116
PMSBY	3067688
APY	352735

(Ref. pg-79)

- The LDMs are advised to conduct Town Hall meetings to promote the schemes, especially under APY. Some of the LDMs have reported about discontinuation of the Schemes. Banks are requested to put all efforts to arrest such discontinuation.

## Agenda- 6

### POSITION OF CASES AND RECOVERY UNDER BAKIJAI AS ON 31.12.2019:

#### A. Recovery under Bakijai

(Amt in Crores)

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.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
60468	297	5693	26	2009	16	64726	307

(Ref. pg-68)

Banks are advised to instruct their Branches to request the respective DCs for quick disposal of the cases.

**In case of Bakijai & KCC Cases**, it was decided in the Sub-committee meeting to request the State Govt. for waiver of stamp duty and the fees collected by the State government on the recovery amount at 6.25%.

## Agenda- 7

#### B. RSETI: There are 26 RSETIs in Assam. The performances of the RSETIs are as under:-

Sponsoring Bank	Location of RSETI	Annual Training Target	Training Actual up to date	Settlement rate in %	Credit Linkage in %
SBI	Kumarikata	440	171	66.67	6.14
	Udalguri	410	182	60.44	0.00
	Chirang	435	277	7.22	95.00
	Diphu	410	192	4.69	0.00
	Haflong	400	176	2.84	0.00
UBI	Dibrugarh	550	336	37.80	29.92
	Lakhimpur	500	181	33.70	0.00
	Dhemaji	550	16	100.00	100.00
	Cachar	450	322	6.21	10.00
	Morigaon	504	151	14.57	0.00
	Golaghat	400	226	29.65	23.88
	Karimganj	450	269	7.81	4.76
	Sibsagar	415	222	36.94	50.00
UCO	Nalbari	600	306	64.38	34.01
	Darrang	600	246	2.44	16.67
	Kokrajhar	600	289	29.76	10.47
	Barpeta	600	409	40.83	100.00
	Goalpara	600	320	78.44	67.73
	Dhubri	600	289	75.09	0.46
AGVB	Bongaigaon	425	105	0.00	0.00
	Kamrup (R)	350	251	25.90	35.38
	Kamrup (M)	325	110	18.18	100.00
	Sonitpur	425	193	4.15	62.50
	Jorhat	400	89	51.69	39.13
CBI	Tinsukia	450	253	20.95	49.06
RUDSETI	Nagaon	750	423	63.83	6.67

(Ref. pg-84 to 94)

The RSETI directors have been sensitized to improve the situation. The DCs may be advised by the State Govt. to intervene and suitable resolutions may be suggested in the DCC meetings.



## Agenda- 8

### Aspirational District (AD) Programme, Assam: Status as on 31.12.2019

Assam		FY(2019-20)				O/S Amount in Crore							
7 Districts		CD Ratio-1		ACP Achv %		KCC		PMEGP		MUDRA		SVAYEM	
		Sep'19	Dec'19	Sep'19	Dec'19	Sep'19	Dec'19	Sep'19	Dec'19	Sep'19	Dec'19	Sep'19	Dec'19
1	Baksa	39	50	27	21	66	85	14	14	69	73	1.09	1.08
2	Barpeta	63	64	35	41	265	291	18	18	329	347	6.33	7.14
3	Darrang	58	62	34	45	146	165	18	18	167	181	1.7	1.77
4	Dhubri	55	57	45	55	174	180	44	15	209	218	3.4	4.43
5	Goalpara	47	49	37	31	84	100	12	11	127	141	1.6	1.99
6	Hailakandi	36	38	19	27	81	86	9	9	76	80	1.62	1.73
7	Udalguri	69	72	13	11	152	177	15	28	73	78	1.88	2.14
<b>Total</b>		<b>52%</b>	<b>56%</b>	<b>32</b>	<b>36</b>	<b>967</b>	<b>1083</b>	<b>130</b>	<b>113</b>	<b>1050</b>	<b>1117</b>	<b>17.62</b>	<b>20.27</b>
All Assam		47.4%	47.72%	40	57	4909	5433	451	437	5821	6205	68.97	80.72
<b>7 ADs to Assam%</b>		-	-	-	-	20	20	29	26	18	18	26	25

Assam		Social security Schemes (in Cumulative Nos.)							
7 Districts		PMJDY		PMJJBY		PMSBY		APY	
		Sept'19	Dec'19	Sept'19	Dec'19	Sept'19	Dec'19	Sept'19	Dec'19
1	Baksa	343587	393501	6804	8789	15999	22567	5777	3714
2	Barpeta	986926	1095906	43244	19315	150718	166689	17401	17390
3	Darrang	533409	569633	35406	38842	93649	103373	8908	8051
4	Dhubri	1079187	1032870	32635	34948	129468	145363	10088	10530
5	Goalpara	476035	510648	35354	38457	75174	86242	10454	7118
6	Hailakandi	400727	415166	34779	37048	82899	89348	6682	6288
7	Udalguri	452442	484323	7412	9468	14736	19277	4532	2194
<b>Total</b>		<b>4272313</b>	<b>4502047</b>	<b>195634</b>	<b>186867</b>	<b>562643</b>	<b>632859</b>	<b>63842</b>	<b>55285</b>
<b>All Assam</b>		<b>15380548</b>	<b>16126361</b>	<b>1055707</b>	<b>1117116</b>	<b>2885359</b>	<b>3067688</b>	<b>380878</b>	<b>352735</b>
<b>7 ADs to Assam%</b>		<b>28</b>	<b>28</b>	<b>19</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>17</b>	<b>16</b>

## Agenda- 9

### SUB-COMMITTEE SUGGESIONS ON DIGITISATION & IMPLEMENTATION COMMITTEE:

- 1) Building of Infrastructure in collaboration and consultation among the different stake-holders – DoT, BSNL, Bankers, District administrative apparatus. DoT has submitted a status report on village-wise connectivity along with mobile telecom operators' names in Baksa District as it is identified for 100% digitisation. The same is circulated among the Banks for assessing their needs before the meeting of implementation committee is convened at Baksa.
- 2) An implementation committee has been formed by the SLBC with the LDM, major Banks, DoT and RBI officials. The District Commissioner and the concerned line departments shall be involved after consultation with Principal Secretary of Kokrajhar District.
- 3) Banks are advised to maintain a **basic digital data base** along with a dashboard so that progress on level of digitisation can be monitored on a regular basis.
- 4) **Public Awareness:** Promotion of Digital Literacy through Financial Literacy Camps (FLCs), FLC dedicated councils, digital campaign vans through participative and demonstrative modes.
- 5) **Bank-wise data on Digitisation to be submitted to RBI** on monthly basis to help in addressing the issues, challenges faced by the Banks and to plug the loopholes in the whole exercise.
- 6) Regular complaints on the security issues faced by the Banks operating in rural and remote corners of the State have been formally and informally brought to the notice of SLBC, RBI and State Govt. Even the recovery process like 13(2) and 13(4) etc are also resisted by the borrowers in a violent way. Vandalism in ATMs, branches and attacks on Bank-staffs and properties are also disturbing the smooth functioning of the Banks. SLBC requests the Govt. of Assam to ensure adequate support and security by the Police and Administration. A letter to this effect may be issued so that the Banks can approach the administration in case of such needs.

### **Draft Format for Co-ordination meeting at Block level:-**

1- **Constitution:** It shall be an informal body specifically designed for the State of Assam, to drive the priority sector lending, govt. sponsored projects and special subsidy schemes for the benefits of public at large. The meeting shall be co-chaired by LDM, DDM and Block Development Officer. All the Banks operating in the Blocks are mandatory members. The representatives from the Departments of Agriculture, Horticulture, Coir Board, Veterinary and DIC etc. having projects and agenda for the concerned Block shall attend to apprise and monitor the progress.

2- The conduct of the Meeting: The meeting shall be conducted minimum once and maximum thrice in a quarter depending on the thrust required to be given for drive of the Govt. Sponsored Schemes and priority sector advances.

3- The Meetings should be preferably convened after the banking transaction hours in order to ensure minimum disturbance in the branch functioning. The absentees list should be communicated to SLBC with suggestions/remarks.

4- The **Agenda** of the meeting shall be as follows:-

- a) Appraising the house on different schemes by line departments. Brochures/write ups may be distributed to the branches, wherever possible.
- b) Distribution of unit or area specific leads and targets to the Banks/branches. (To be minutised)
- c) Scheme specific discussions.
- d) Monitoring of the progress only on specific schemes.

5- A single consolidated meeting of multiple blocks at one centre can also be considered.

### **Agenda- 10**

Discussion on FLCs

### **Agenda- 11 (Miscellaneous)**

Office of the Mission Director, State Bamboo Development Agency.

Funding under FIF for BC kiosks in North East Region and other schemes for Special Focus Districts in North East States.

### **Agenda- 12**

Any other item with the permission of the chair.