

AGENDA FOR ASSAM SPECIAL SLBC MEETING FOR DEC'24 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 **22.01.2025** 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 22.01.2025				
Sl No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
1	REVIEW OF CREDIT DEPOSIT RATIO:	Banks having less than 50% CD Ratio (RBL, Utkarsh, AU SFB, TMB, South Indian Bank, Apex, UCO, Karnataka Bank)	(i) To submit the root cause analysis on low CD Ratio (ii) Steps taken to improve the CD Ratio	<p>(i) Karnataka Bank (from 45.89% to 52.38%) has shown improvement in CD Ratio in Dec'24 quarter.</p> <p>RBL, Utkarsh and AU SFB submitted that they don't have any business model for credit delivery in Assam. SIB submitted that they are having restrictions in giving loans in Assam in Priority Sector. TMB submitted that the growth rate in Term Deposit and CASA is very high when compared to the Advance growth. Apex submitted that reason for low CD ratio is Low ticket size of loans, CMA restriction on loan amount, No CGTMSE coverage. UCO submitted that low CD ratio is due to more concentration of deposit and slow flow of advance and more recovery in some big-ticket size account and special OTS scheme.</p> <p>(ii) Steps taken by LDMs of these districts to improve the CD Ratio as follows:</p> <p>a. Setting monthly target for GSS for each branch by member banks and regular following up of the branch performance.</p> <p>b. Nominating officers for Government sponsored loan schemes, focusing on collateral free loans to business units under MUDRA, PMEGP etc. continuous meetings, discussions, hand holdings and guidance to the staff</p> <p>c. Conducting Credit Campaign for advances, Special focus on Retail, Agriculture & MSME sector.</p> <p>d. Focussing on Big ticket size MEME loans and retail loans like housing loans, education loans etc.</p> <p>e. Promotion of Contactless Lending Platform (CLP), e-Mudra, digital loan schemes.</p>
		Districts having less than 50% CD Ratio (LDM of Cachar, Hailakandi, Karimganj, Dimahasao)	Steps taken to improve the CD Ratio	<p>Steps taken by banks to improve the CD Ratio as follows:</p> <p>i. Conducting Camps with special focus on financing Govt Sponsored schemes in co-ordination with Govt. departments.</p> <p>ii. All the banks are advised to organize different Credit camps in liaison with Govt. Departments for garnering fresh proposals.</p> <p>iii. Monthly review of the banks having below 50% CD Ratio and advised them to conduct exclusive Review of Branches which causes lagging of CD Ratio.</p> <p>iv. Driving special camps with the help of banks and line departments in Fisheries and Animal Husbandry.</p>

Sl No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
2	ACP & PRIORITY SECTOR ADVANCES:	All member banks	<p>i. To suggest ideas/schemes which could help in settlement of NPAs in KCC</p> <p>ii. Reason behind the low performance under Priority Sector</p>	<p>i. Banks submitted as follows:</p> <p>a. Banks are conducting camps, driving special campaign like Rinn Samadhan from SBI, Special OTS scheme from AGVB and Union Bank with the help of branches, LDMs, FLC to educate and counsel beneficiaries about keeping their account standards.</p> <p>b. To seek the help of Govt. of Assam to council the NPA borrowers of the bank for recovery of their NPA through OTS Scheme of the Bank.</p> <p>c. To request GoA to counselling/awareness among KCC borrowers to renew their loans to upgrade and continue to enjoy KCC facility for another 5 years by simply submitting their KYC documents to their respective branches.</p> <p>d. To request Govt. of Assam to expedite the disposal of the Bakijai / Certificate Cases already filed in all the District Revenue Authorities / Certificate Officers of the GoA and issue necessary Bakijai Certificates .</p> <p>e. Proper monitoring and follow-up by Government line departments such as Agriculture / SIRD / ASRLM / PMEGP etc. to help Banks maintain asset quality.</p> <p>ii. Reason behind the low performance under Priority Sector submitted by banks:</p> <p>a. Flow of inward application through the various government sponsored schemes were not upto the mark as per the scheme guidelines.</p> <p>b. Small and fragmented land holdings and lack of proper land titles an impediment for assessment of loan eligibility under Agriculture MSME sector.</p> <p>c. Due to poor loan repayment capacity of the borrowers, low economic activity, and lack of technical knowledge.</p> <p>d. Impact of natural calamities like flood in Assam in Agriculture Sector.</p>
		Agriculture Department, GoA, SLBC	Constitution of a committee for agricultural credit & KCC loans and Credit Guarantee Scheme for FPO	<p>A State level committee was formed (Members of the committee are Agri. Deptt, GoA, SBI, UCO, PNB, AGVB, Apex, HDFC, NABARD) and first meeting was held on 27.01.2025 in which following points was discussed:</p> <p>a. Concern regarding high NPA loan in KCC</p> <p>b. It was observed that the NPA's in ASLRM was very low in Assam, few components which make SHG loans repayments smoother may be identified, and it may be studied if those could be incorporated in KCC. In this regard, Sub-committee is formed under chairmanship of SBI.</p> <p>c. A draft Credit Guarantee Fund Scheme for FPOs/FPCs /FIGs has been prepared and was also presented and views of the members were sought on the draft.</p>
3	FLOW OF CREDIT TO MSME SECTOR	SLBC	To highlight the underperforming Banks in three or more important areas	<p>i. Non-participation in Govt. Sponsored Scheme: Kotak Mahindra Bank, RBL, TMB, AU SFB, NESFB, Ujjivan & Utkarsh SFB</p>
4	PMMY	All member banks	i) To confirm that whether disbursements under PMMY had started as per the new guidelines.	All member Banks have confirmed that they have started disbursement under the scheme as per new guidelines. From March quarter, data for Tarun Plus will be included in PMMY.

Sl No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
5	NRLM	Banks who have not participated in the scheme (Bandhan, Federal, ICICI, IDFC, Indusind, KBL, KMB, RBL, SIB, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh SFB)	(i) To submit reason for not participating in the NRLM scheme	AXIS Bank have started credit under the scheme. Bandhan Bank submitted that they could not initiated due to certain internal constraints. Other non-participated banks have submitted that they have not started SHG funding as of now in Assam.
6	DISCUSSION ON MARKET INTELLIGENCE ISSUES:	All Member Banks	(i) Steps taken to sensitise their branch and their customers	i. Banks sensitise the branches through regular workshops, internal alerts and circulars and sensitise customers through SMS, social media and E-mail alerts and awareness campaigns. ii. Financial Literacy camps are organised by all the banks through FLC, CFLs and RSETI to spread financial awareness and education like digital literacy, safe banking practices, cyber hygiene, and fraud prevention. iii. Regularly providing trainings, awareness programmes via branches and LDMS also. Periodic compliance test checking is being done at the centres where cyberfraud and Money mule are reported.
7	ENTREPRENEUR DEVELOPMENT PROGRAMME:	All Member Banks	Steps taken to finance to the eligible entrepreneurs	i. In Assam, Banks have conducted 5,711 FLC camps and 831 programmes conducted by RSETIs to encourage Entrepreneur Development Program. ii. AGVB Submitted that After analysing market trends, Bank has launched new savings deposit scheme for empowering our women customers and another scheme for Assam Govt. Officials and autonomous councils. Bank has been financing to artisans through Cluster Mode in 5 clusters. Additionally, Bank has also been financing under sericulture through 5 of its identified branches. Under the Mahila Udyami Scheme, Bank is financing Mudra Loans to members of well performing SHGs. ii. Banks have instructed Branches/processing centres for immediate disposal of loan applications of such eligible entrepreneurs.

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 31.12.2024: -

(Amount in ₹Crores)										
	As on 31.12.2023	As on 31.03.2024	As on 30.09.2024	As on 31.12.2024	YTD Growth	YTD Growth in %	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	2,16,160	2,23,479	2,22,048	2,23,616	137	0.1	1,568	1	7,456	3
Advances	1,42,726	1,47,894	1,56,085	1,62,263	14,369	10	6,178	4	19,537	14
CD Ratio	66.03	66.18	70.29	72.56						

b) DISTRICT-WISE CD RATIO AS ON 31.12.2024: -

Districts below 50% CD Ratio: 5 Low CD Ratio Banks											
Cachar(49.00)			Hailakandi(45.49)			Dimahasao(47.00)			Sribhumi(39.94)		
Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio
Apex	1	15.57	Indusind	1	0.11	IDBI	1	-	Apex	3	7.37
IDBI	2	18.50	Apex	2	9.35	Indusind	1	-	CBI	4	19.68
UCO	6	19.50	BOI	1	26.95	Apex	1	5.30	UCO	1	24.88
IDFC	1	19.98	CBI	2	30.16	PNB	2	16.50	Indian	3	25.28
CBI	7	25.17	PNB	5	32.10	Canara	1	19.10	Union	1	26.54

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 31.12.2024:

(Amount in ₹Crores)

Sector	FY 2024-2025 upto 31.12.2024		
	Target Amount	Achieved Amount	Achievement %
Agri Total	16,989.66	8,563.28	50%
Crop Loan (Out of Agri)	8,855.43	2,174.38	25%
MSME	34,177.60	25,325.49	74%
Other Priority Sector	5,638.77	2,132.60	38%
Total	56,806.03	36,021.38	63%

In subcommittee meeting, it was requested by the house that the Banks which had already achieved between 40 to 60 percent of their allocated ACP targets should focus on ACP Target achievement. This would help the state in reaching closer to its ACP goals as the current financial year was nearing its end.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.12.2024: -

(Amount in ₹Crores)

Sector	O/S as on 31.12.2023	O/S as on 31.03.2024	O/S as on 30.09.2024	O/S as on 31.12.2024	QoQ growth	QoQ Growth in %	YTD growth	YTD Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv
Agri Total	25,745	26,561	28,173	30,173	1,999	7.1	3,612	13.6	4,428	17.2	19.80
Crop loan (out of Agri loan)	7,465	7,642	7,820	8,811	991	12.67	1,169	15.3	1,346	18.03	5.78
MSME	36,063	38,183	41,186	43,222	2,036	4.94	5,040	13.2	7,159	19.85	28.37
Other Priority Sector	12,089	12,515	11,622	11,539	-83	-0.71	-976	-7.8	-550	-4.55	7.57
Total PSA	73,896	77,259	80,981	84,934	3,953	4.88	7,675	9.93	11,038	14.94	55.75

In other priority Sector, Bandhan Bank (-93 Cr) and Ujjivan (-29 Cr) are having major negative growth on QoQ basis. Bandhan Bank blamed stressed micro finance advances for the negative growth in Priority Sector advances which were written off from the books.

d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2024-25) & O/S AS ON 31.12.2024 AND POSITION OF CERTIFICATE CASES AND RECOVERY:

i. NRLM, NULM, PMEGP, SUI

(Amount in ₹Crores)

Schemes	Target for		Disbursement		Achievement %		O/S as on 31.12.2024
	FY (2024-25)						
	No.	Amt	No.	Amt	No.	Amt	Amt
NRLM (Group Loan)	1,76,800	4,100.00	1,01,568	3,713.52	57%	91%	6,560.22
NRLM(Individual)	40,000	400.00	12,754	162.16	32%	41%	
NULM	1,493	29.30	1,592	44.07	107%	150%	271.99
PMEGP	3,852	285.98	3,555	144.25	92%	50%	642.13
SUI	NA	NA	857	118.20	NA	NA	347.55

The following points was discussed in Sub-committee meeting.

NRLM: Pending files under the NRLM individual scheme was main concern. All member banks were requested to sanction all viable proposals or reject unviable proposals without any delay with suitable reasons. The ASRLM department was also requested to ensure that the proposals are spread among various activities to avoid concentration in a particular activity.

PMEGP: Higher rejection was the main concern in the meeting. It was decided in subcommittee that to set up an internal core committee inclusive of KVIC/KVIB board members and Bankers to do a thorough root cause analysis of the higher rejection ratio in each district.

ii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.12.2024: -

(Amount in ₹ Crores)

MUDRA	O/S as on 31.12.2023		O/S as on 31.03.2024		O/S as on 30.09.2024		O/S as on 31.12.2024		YoY Growth	YTD Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.
Shishu	6,13,083	1,118	4,88,744	1,023	5,47,144	1,125	5,41,480	1,127	9	104	1
Kishore	6,73,728	5,746	4,45,825	4,897	5,88,842	5,390	6,10,550	5,569	-177	672	179
Tarun	43,685	2,215	45,011	2,344	49,297	2,647	51,387	2,780	565	436	133
Total	13,30,496	9,079	9,79,580	8,264	11,85,283	9,162	12,03,417	9,476	396	1,212	314

Bandhan Bank (-321 Cr) & Ujjivan Bank (-113 Cr) are having major negative growth in PMMY O/S on YoY basis. However, they are having growth in YTD and QoQ.

iii. PM SVANIDHI

PMSVANidhi Progress report (as per applications submitted till 31.12.2024 for Assam) as on 25.03.2025

Tranche	Sanctioned without disbursement	New Applications submitted till 31.12.2024	Pending for Process
1st Tranche	1,106	1,550	2,656
2nd Tranche	1,233	802	2,035
3rd Tranche	462	450	912
Total	2,801	2,802	5,603

We have received a letter (shared to all member banks) from Ministry of Housing and Urban Affairs, Govt. of India regarding PM SVANidhi - Clarifications with regard to fresh lending of loans under the scheme beyond 31.12.2024 till approval of extension/ restructuring of Scheme where it is mentioned as follows:

This Ministry is in receipt of requests from various States/ UTs/Lending Institutions regarding ambiguity among various lending institutions with respect to processing of loans under PM SVANidhi scheme beyond 31.12.2024. In continuation to Ministry's letter as cited above, it is further clarified that,

i. No new loan application to be accepted after 31.12.2024.

ii. Loan applications already sanctioned till December 31, 2024, can be disbursed as per existing scheme guidelines.

iii. Loan applications received till 31.12.2024 can be processed/ sanctioned as per existing scheme guidelines but cannot be disbursed till the approval of extension/ restructuring of scheme.

iv. **PMFME**

PMFME Progress report during FY 2024-25 as on date 30.03.2025 for Assam						
Target	Total Sourced Application	Loan Under Process	Loan Sanctioned	Loan Disbursed	Achievement %	Loan Rejected
9,000	3,526	1,806	1,720	1,442	16%	9,000

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

(Amount in ₹ Crores)

Schemes	As on 30.06.2024			As on 30.09.2024			As on 31.12.2024		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
NRLM	5,090	27	1%	6,021	34	1%	6,560	43	1%
NULM	225	12	5%	252	12	5%	272	12	4%
PMEGP	621	204	33%	625	198	32%	642	198	31%
SUI	333	26	8%	320	30	9%	348	32	9%
PMMY	8,766	1,156	13%	9,162	1,069	12%	9,476	1,096	12%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for Dec'24 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
29,952	517.88	3,146	51.959	1,646	49.58	31,455	523.50

e) **RESOLUTION OF GRIEVANCES PERTAINING TO THE GOVERNMENT SPONSORED SCHEMES (PMJJBY, PMSBY, PM SVANIDHI):**

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

Season	Year	Active Crop KCC Accounts as on 31.12.2024 as per SLBC Portal	Out of Active Crop Loan, Aadhaar authenticated Account	Loanee Enrolment till 27.03.2025	Non Loanee Enrolment till 27.03.2025
Rabi	2024	7,44,369	1,70,968	83,335	2

g) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2024-25 as on 31.12.2024 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	2,637	160.06	1,326	79.46
Disbursement	6,332	151.37	2,922	70.96
Outstanding	16,976	761.84	7,086	325.32
NPA	1,371	37.62	445	12.12

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

(Amount in ₹ Crores)

SHG Credit Linkage Progress in Assam During FY 2024-25 till Dec'24 quarter								
During the Quarter Credit Linked No	During the Quarter Credit Linked Amount	Current FY Credit Linked No	Current FY Credit Linked Amount	SHG O/S No.	SHG O/S Amt.	SHG NPA No.	SHG NPA Amt.	SHG NPA Amt. %
22,471	854.11	78,763	2,763.79	2,40,812	5,737.72	14,755	7618.74	1.33

i) FLOW OF CREDIT TO MSME SECTOR

- i. Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 5,684 Crores corresponding to 1,99,945 no. of loan accounts to women owned MSMEs as on 31.12.2024. The disbursement in current FY till 31.12.2024 is ₹ 1,029 Crores corresponding to 41,692 nos.
- 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 Agriculture Department, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any.

- (Development of Irrigation facility/ Promotion of ancillary activities/ Creation of Start Up Ecosystem in Agri and allied sector/ Promotion of organic farming/ Promotion of value addition through food processing/ Investment in Warehousing and cold chain & rural/ Agri, infra (Godown, solar power etc) etc.
- Non-receipt of adequate credit to tenant farmers JLGs.
- Violation of guidelines of collateral free agriculture loans to eligible borrowers (pledging of gold as collateral in Agri loans): Bank wise data attached as Annexure II

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

- a) Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM):** - All banks have confirmed that no amount was disbursed under the scheme as on 31.12.2024 for Assam State.
- b) PM – Surya Ghar Muft Bijli Yojana:** All banks have reported 3,488 nos with 59.16 Crore disbursement under the scheme as on 31.12.2024 for Assam State in FY 2024-25.
- c) e-Kisan Upaj Nidhi(eKUN) & Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF):**
Government of India has recently launched an online platform i.e. e-Kisan Upaj Nidhi (eKUN) to facilitate the farmers with stocks in Warehousing Development and Regulatory Authority (WDRA) registered warehouses to obtain post-harvest loans from banks. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available. eKUN is hosted on Jansamarth portal. Government of India has launched a Credit Guarantee Scheme for e-NWR (Electronic Negotiable Warehouse Receipt) based Pledge Financing (CGS-NPF) on 16.12.2024. Prime objective of the scheme is to encourage banks to extend pledge finance against e-NWRS to farmers and traders on the produce stored in the WDRA registered warehouses. This scheme is expected to increase the post-harvest finance to farmers and thereby help in avoiding distress sale and realizing better remunerative prices. The scheme covers losses incurred by lending institutions due to credit and warehouseman risk.
WDRA request all member banks to flag the issue to increase pledge finance against e-NWR so that more and more banking institutions can be made aware of the benefits of eKUN and CGS-NPF.
- Agri UDAAN- ICAR-NAARM
 - Views of non-official members of NTWB; suggestion, if any.

AGENDA- 7: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

- a) Status of opening banking outlets in Unbanked Rural Centres (URCs)-Banking outlets in Tier 3 Tier 6 centres, with special focus on Tier 5 unbanked centres of Assam and formulating action plan to cover Tier-5 URCs by provision of banking outlet. [Decision of Sub Committee on Financial Inclusion]:**

Under Tier 5, there are 5 unbanked centres in Assam which are already allocated to SBI(3) and AGVB(2).

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

- ASRLM department escalated the hurdles being faced by SHG members recommended by them in getting CSP license due to licence fees being asked by Corporate BCs hired by the banks. The issues were being faced at Canara Bank in particular.
- ASRLM raised the technical problems in biometric devices. Banks assured to resolve the issue at the earliest.
- Problem of SHG dual authentication being faced by SHG members at CSPs of some banks was raised.

c) Digital delivery channels: - (Discussion of Sub-Committee on Financial Inclusion)

- i. **Expanding and Deepening of Digital Payment Ecosystem (EDDPE)- Status of coverage of remaining districts of Assam and related challenges to achieve the target by March 2025-**
revised timeline for 100% coverage of Majuli district and fixing date line for rest of the districts of Assam.
- ii. **ATM penetration status in 16 ATM deficient districts of Assam-Status and Challenges**
In subcommittee meeting, hurdles/issues in ATM installation in 16 districts was asked from member banks. Some banks have submitted as follows:
 - a) Many existing ATMs have low transaction volumes due to a low customer base and lower population. Also, the preference of people shifted to UPI and other digital modes of payment making them unviable.
 - b) Most of the proposed locations, already ATMs are available and increasing the number of ATMs will make it operationally challenging to manage the same and economically unviable.
 - c) With installation of ATM in distant places, many banks may fail to provide cash on time resulting in frequent cash outs. It will also make cash replenishment difficult as locations are far away from the branches and vendors are reluctant to manage the same.
 - d) Also, the availability of suitable premises, network and other infrastructure is a challenge in most of the locations.
 - e) ATM in remote areas are vulnerable to theft and vandalism, leading to increased operational risks and additional security expenses.
- iii. **Progress in coverage of ATMs in Aspirational Blocks**
There are 5 Aspirational Blocks in Assam not having ATM. Out of those, SBI has installed ATM in 1 block and in other 4 blocks, only AGVB exist. AGVB confirmed that the Bank has no mobile ATM functioning in these aspirational blocks. However, Bank has BCs operating in these aspirational blocks with AEPS driven Kiosk mode.

d) Financial Literacy Camps held during the FY 2024-25:

Quarters	No. of FLC Camps conducted during each Quarter		
	Achievement-FY (2023-24)	Target-FY (2024-25)	Achievement-FY (2024-25)
June	1,225	3,502	1,600
Sept	958	3,502	2,307
Dec	1,442	3,502	1,804
March	1,331	-	-
Total No. of FLC Camps	4,956	10,506	5,711

AGENDA- 8: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY (To be Presented by Agriculture Department, Govt. of Assam/ NABARD):

- Large project by State govt to increase C-D ratio.
- Exploring potential growth areas and way forward.
- Region-focussed studies and implementing suggested solutions (status update on study to ascertain low credit offtake in Agriculture section by NABARD & State Govt).

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: RSETI AND SKILL DEVELOPMENT

i) Pending claims of RSETI

Sl No.	Bank	Pending Claims as on 28.03.2025
1	AGVB	0
2	CBI	0
3	PNB	1.06
4	SBI	0
5	UCO	0
6	RUDSETI	0
TOTAL:		1.06

ii) RSETI Performance and Developments, if any, pertaining to KVK, NSDC etc.as on 20.03.2025

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE FOR THE PERIOD FROM 01.04.2024 to 20.03.2025								
Sl No	Bank	RSETI District	AAP Target as per MIS	Total Trained	Total Settled	Total Settled %	Credit Linkage	Credit Linkage %
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(j)
1	AGVB	Kamrup Metro	750	750	531	71%	268	50%
2	AGVB	Kamrup	750	793	534	67%	267	50%
3	AGVB	Bongaigaon	750	744	530	71%	278	52%
4	AGVB	Jorhat	1,000	861	567	66%	277	49%
5	AGVB	Sonitpur	1,000	767	545	71%	291	53%
6	CBI	Tinsukia	1,000	760	582	77%	250	43%
7	PNB	Lakhimpur	900	859	616	72%	145	24%
8	PNB	Karimganj	900	944	698	74%	431	62%
9	PNB	Dhemaji	900	871	669	77%	463	69%
10	PNB	Sivasagar	900	860	596	69%	236	40%
11	PNB	Cachar	900	949	670	71%	377	56%
12	PNB	Morigaon	900	889	529	60%	223	42%
13	PNB	Golaghat	900	775	540	70%	280	52%
14	PNB	Dibrugarh	900	745	528	71%	194	37%
15	RUDSETI(Canara)	Nagaon	1,100	1,113	694	62%	361	53%
16	SBI	Dima Hasao	1,000	1,001	809	81%	509	63%
17	SBI	Udalguri	1,150	1,205	835	69%	389	47%
18	SBI	Karbianglong	900	874	380	43%	144	38%
19	SBI	Baksa	1,100	1,150	590	51%	385	66%
20	SBI	Chirang	1,150	1,186	690	58%	391	57%
21	UCO	Kokrajhar	1,200	1,198	852	71%	398	47%
22	UCO	Nalbari	1,150	1,164	846	73%	398	47%
23	UCO	Darrang	1,200	1,149	795	69%	426	54%
24	UCO	Dhubri	1,200	1,304	888	68%	527	59%
25	UCO	Barpeta	1,200	1,307	576	44%	204	35%
26	UCO	Goalpara	1,200	1,185	838	71%	277	33%
Total			26,000	25,403	16,928	67%	8,389	50%
Target						70%		50%

iii) Setting up of 9 new RSETIs

S. No	Uncovered District	RSETI assigned to	STATUS AS ON 28.03.2025
1	Biswanath	INDIAN	Bank needs to seek for administrative approval from MoRD. The Additional Chief Secretary to the Govt of Assam, P&RD Deptt. vide D.O. letter dated 21.10.2024 has already requested the DC, Biswanath to allot land for the RSETI. ASRLM has already communicated the matter to the Bank.
2	Charaideo	PNB	Land was Allotted on 08.08.2024. Land Area is 1B-2K-10L. District administration has already communicated that there is no rent-free infrastructure available. MoRD accorded administrative approval on 04.02.2025. Now, Bank to expedite setting up the RSETI at Charaideo.
3	Hailakandi	PNB	Land was allotted on 25.07.2023. Land area is 1B-11K-0L. District administration has already communicated that there is no rent-free infrastructure available. MoRD accorded administrative approval on 04.02.2025. Now, Bank to expedite setting up the RSETI at Hailakandi.
4	Hojai	SBI	The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Hojai to allot land for the RSETI. MoRD accorded administrative approval on 20.03.2025. Now, Bank to expedite setting up the RSETI at Hojai.
5	Majuli	PNB	The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Majuli to allot land for the RSETI. Rent Free Infrastructure is identified in the district. Bank needs to seek administrative approval from the MoRD. ASRLM has already communicated the matter to the Bank.
6	South Salmara	UCO	The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, South Salmara Mankachar to allot land for the RSETI. Rent Free Infrastructure identified. MoRD approved on 18.11.2024. Now, Bank to expedite setting up the RSETI at South Salmara Mankachar.
7	Baksa	CBI	Land was Allotted on 07.08.2024. Land Area is 2B-0K-0L. ASRLM has communicated with the bank for taking possession of land & obtaining administrative approval from MoRD.
8	Bajali	CANARA	The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Bajali to allot land for the RSETI. Rent free infrastructure identified. MoRD accorded administrative approval on 20.03.2025. Bank will conduct feasibility study of rent-free infrastructure on 29.03.2025.
9	West Karbi	SBI	Land was Allotted on 16.08.2024. Land Area is 4B-0K-0L. Rent Free Infrastructure is not identified in the district. MoRD granted administrative approval on 20.03.2025. Now, Bank to expedite setting up the RSETI at West Karbi Anglong.

iv) Status of appointment of dedicated FL Counsellors

SN	District Name where FLCs need to be appointed	Lead Bank	Remarks
1	Barpeta	UCO	Advertisement was published for recruitment on 10.12.24, no applications received
2	Kokrajhar	UCO	
3	Goalpara	UCO	
4	South Salmara	UCO	
5	Sonitpur	UCO	
6	Dhemaji	PNB	Paper publication already done, but no application received. We are in search of new applicants for the same.
7	Dibrugarh	PNB	
8	Lakhimpur	PNB	
9	Tinsukia	PNB	
10	Charaideo	PNB	
11	Golaghat	PNB	
12	Jorhat	PNB	
13	Majuli	PNB	
14	Sibsagar	PNB	
15	Cachar	PNB	
16	Hailakandi	PNB	
17	Karimganj	PNB	
18	Nagaon	PNB	
19	Baksa	SBI	Applications are invited from the eligible Candidates for the vacant posts and online application is open upto 31.03.2025
20	Hojai	SBI	
21	Tamulpur	SBI	
22	Dima Hasao	SBI	
23	Karbi Anglong	SBI	
24	West Karbianglong	SBI	
25	Karbi Anglong	SBI	
26	West Karbianglong	SBI	

AGENDA- 11: SHARING NEW INITIATIVES AND SUCCESS STORIES FOR REPLICATION ACROSS THE STATE

SLBC requests all stakeholders to share new initiatives and success stories for replication across the state of Assam, if any.

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

SBI has shared data regarding Cyber Crime.

AGENDA- 13: MISCELLENIOUS

i. Issues remaining unresolved at DCC/ DLRC meeting.

Some LDMS has raised the issue of non updation of data of the banks in the specific blocks in which branch exist. All member banks are requested to update their branches as per existing blocks and upload the data in SLBC Portal.

ii. Discussion of timely compilation and closing of the Monthly Civil Accounts

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 31.12.2024

A. Access

a) Physical Access Indicators

	As on Dec'23	As on Mar'24	As on Dec'24
i. Number of Bank Branches per One Lakh Population	10	10	10
ii. Number of BC Outlets per One Lakh Population	153	167	182
iii. Number of ATMs per One Lakh Population	13	13	13

b) Digital Access Indicators

	As on Dec'23	As on Mar'24	As on Dec'24
i. Number of ATM cum Debit Cards	1,49,08,215	1,81,85,205	1,94,79,382
ii. Number of Internet Banking Subscribers	27,97,880	58,32,990	64,80,013
iii. Number of Mobile Banking Subscribers	34,59,146	52,00,689	59,27,063
iv. Number of AEPS Subscribers	1,04,75,759	1,70,32,997	1,97,25,664

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

As per DFS report, there are 26 unbanked villages in Assam for deployment of banking outlets as on 31.12.2024.

Allocated Bank' Name	Number of Village allocated to banks
AGVB	3
AXIS Bank	1
Central Bank of India	4
Punjab National Bank	2
State Bank of India	15
Union Bank	1
Total	26

B. Usage

a) Savings Account Indicators

	As on Dec'23	As on Mar'24	As on Dec'24
i. Number of BSBDA per One Lakh Population	63,181	51,215	50,487
ii. Number of PMJDY Accounts per One Lakh Population	74,292	75,551	78,414
iii. Number of Women BSBDA per One Lakh Women Population	72,191	60,192	60,250
iv. Number of Women PMJDY Accounts per One Lakh Women Population	88,336	89,863	93,478
v. Number of SHGs having Savings Bank Account	6,80,283	5,20,643	5,41,658
vi. Out of v above, number of women-SHG with Savings Bank Account	5,05,687	4,93,850	5,11,207

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	
			PMJJBY		PMSBY		APY		NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Dec'23	96,97,920	1,34,85,451	3,19,461	5,25,128	17,21,524	20,30,928	3,43,572	5,66,350	10,750	12,277
Mar'24	98,57,570	1,37,18,598	3,02,886	5,64,281	17,43,270	29,25,286	2,81,519	4,76,353	12,703	14,409
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

c) Credit Indicators

	As on Dec'23	As on Mar'24	As on Dec'24
i. Number of Credit Accounts per One Lakh Population	25,927	26,343	27,399
ii. Number of active/operative PMJDY accounts out of which accounts availing OD facility	20,856	20,628	19,795

iii. Kisan Credit Card (KCC)

Parameters	As on Dec'23		As on Mar'24		As on Dec'24	
	No.	O/S Amt.	No.	O/S Amt.	No.	O/S Amt.
KCC	11,11,373	6,592 Cr	10,73,176	6,842 Cr	9,43,426	6,948 Cr
KCC issue to SF/MF	7,58,977	3,861 Cr	7,55,850	3,986 Cr	6,87,500	4,364 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'23	2,38,469	2,23,815	4,072 Cr	₹ 1,81,936
Mar'24	2,27,074	2,14,149	4,744 Cr	₹ 2,21,528
Dec'24	2,40,812	2,30,377	5,738 Cr	₹ 2,49,070

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'23	2,73,153	980 Cr	₹ 35,877
Mar'24	2,82,955	1,045 Cr	₹ 36,919
Dec'24	3,07,765	995 Cr	₹ 32,336

d) CD Ratio (Districts having CD Ratio less than 40% consecutively as on 31.12.2024:

Sl No.	District Name	CD Ratio	CD Ratio	CD Ratio
		As on Dec'23	As on Mar'24	As on Dec'24
1	Dimahasao	34.02	36.88	47.00
2	Sribhumi	37.07	40.46	39.94

* Total Population in Assam: 31,205,576

* Women Population in Assam: 15,266,133.

II: Qualitative Parameters: Data as on 31.12.2024

a) Financial Literacy Indicators

	During the FY FY (2022-23)	During the FY (2023-24)	During the FY (23-24 till Dec'24)
i. Number of Financial Literacy Centres (FLCs)	32	32	32
ii. Number of Financial Literacy Camps conducted by FLCs	2,685	3,573	5,412
iii. Number of beneficiaries	1,15,212	1,87,425	3,11,478
iv. Implementation of Centre for Financial Literacy (CFL) at Block Level.	81	81	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 2022-23	514	2,189	12,138	628	2,861
FY 2023-24	552	3,109	12,743	724	2,242
FY 2024-25 till Dec'24	831	5,080	20,323	1,678	6,711

III: Enabling Infrastructure for furthering financial Inclusion and Digital Payments Ecosystem

a) Digital infrastructure as on 31.12.2024

i. Tele Density – Number of Telephone(wireline) Subscribers : 70,238

ii. Internet Density – Number of Internet Subscribers per 100 inhabitants : 162

IV: Progress in Pilot Project/ Scaled Up Project of Expanding and Deepening of Digital Payments undertaken in the identified district(s), if applicable as on 31.01.2025

S. No	District Name	SAVINGS ACCOUNT	CURRENT ACCOUNT
		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) % coverage	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking % coverage
1	Bajali	81.75	81.47
2	Baksa	96.12	92.90
3	Barpeta	87.04	87.73
4	Biswanath	83.45	68.98
5	Bongaigaon	82.93	78.81
6	Cachar	79.99	84.65
7	Charaideo	79.91	76.59
8	Chirang	84.22	83.08
9	Darrang	84.34	84.54
10	Dhemaji	76.60	75.15
11	Dhubri	86.14	84.02
12	Dibrugarh	80.80	82.07
13	Dimahasao	73.30	79.26
14	Goalpara	85.25	84.66
15	Golaghat	77.99	82.11
16	Hailakandi	76.89	73.74
17	Hojai	84.51	89.27
18	Jorhat	83.70	82.62
19	Kamrup	80.92	86.40
20	Kamrup Metro	93.71	84.65
21	Karbianglong	71.05	74.93
22	Kokrajhar	84.90	80.13
23	Lakhimpur	76.08	75.28
24	Majuli	88.24	84.09
25	Morigaon	79.58	83.93
26	Nagaon	81.95	85.75
27	Nalbari	79.90	79.98
28	Sibsagar	85.25	80.52
29	Sonitpur	83.55	84.66
30	Southsalmara	86.16	77.35
31	Sribhumi	74.79	82.14
32	Tamulpur	79.43	74.12
33	Tinsukia	82.70	82.83
34	Udalguri	85.71	72.04
35	Westkarbi	67.52	67.50

(Annexure II)**Data for collateral free agricultural loans for Assam as on 31.12.2024**

S.No	Bank Name	No. of Agriculture Loan A/Cs upto ₹2 lakh (A)	Out of (A), No. of loan A/Cs in which Gold has been taken as Collateral (B)	No. of Total Gold loan A/Cs (C)	Out of (c), no of loan A/Cs classified as Agriculture
1	Bank of Baroda	5,175	0	2,612	1,518
2	Bank of India	14,985	0	6,597	6,384
3	Bank of Maharashtra	1,247	0	1,510	583
4	Canara Bank	17,205	0	4,025	2,236
5	Central Bank of India	78,122	0	6	6
6	Indian Bank	48,983	0	34	0
7	Indian Overseas Bank	2,798	0	2,219	268
8	Punjab National Bank	1,50,351	0	609	435
9	Punjab & Sind Bank	328	0	216	3
10	State Bank of India	2,42,530	0	7,294	1,591
11	UCO Bank	50,380	0	189	0
12	Union Bank of India	28,500	0	3,281	2,942
13	AXIS Bank	90,497	0	10,338	2,169
14	Bandhan Bank	1,22,299	0	2,842	0
15	Federal Bank	6,855	6,564	9,071	8,189
16	HDFC Bank	53,744	1,027	2,406	1,143
17	ICICI Bank	13,757	0	15,793	3,200
18	IDBI Bank	3,664	0	1,585	729
19	IDFC Bank	0	0	0	0
20	Indusind Bank	9	0	0	0
21	Karnataka Bank Ltd	0	0	0	0
22	Kotak Mahindra Bank	0	0	0	0
23	RBL Bank	0	0	0	0
24	South Indian Bank	0	0	0	0
25	Tamilnad Merchentile Bank	0	0	0	0
26	YES Bank	1	0	0	0
27	AU SFB	0	0	0	0
28	ESAF	0	0	0	0
29	Jana SFB	0	0	0	0
30	North East SFB	20,282	0	0	0
31	Ujjivan SFB	0	0	0	0
32	Utkarsh SFB	0	0	0	0
33	Assam Gramin Vikas Bank	3,27,874	0	68	0
34	Assam Apex Co-op Bank	9,491	0	0	0