

AGENDA

Adoption of Minutes:

The minutes of State Level Banker's Committee meeting held on 05.07.2019 was circulated to all 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 dated 05.07.2019 (last meeting)

	PARTICULARS	ACTION TO BE TAKEN BY	Remarks
1	The banks with low CD Ratio were asked to improve their performance backed by a definite action plan. Shri Rajiv Bora, Addl. Chief Secretary asked all the banks below 40% CD Ratio to prepare a definite action plan to improve their CD Ratio & submit a copy to SLBC.	Banks below 40% CD Ratio:-KMB, SIB, PSB, UNI, SYN, CB, YES, UCO, DEN, FED, CBI, ANB, AACB, IDBI, AGVB & IND	Out of 15 Banks, 9 Banks have/had initiated actions like arranging credit camps (SYN, UCO), making steady improvement over retail, MSME, Housing, Priority Sector advances (ANB, APEX, IDBI, UNI, PSB, CBI), reaching 41% CDR in June quarter (IND), opening Guwahati Regional Credit Hub & empowering the Branches to disburse retail and agri loans (FED), starting Salute Tiranga Campaign to enhance credit portfolio (UNI). * Non responding Banks are: KMB, SIB, CB, YES & AGVB.
2	Officials from RBI observed that CD Ratio subcommittee meetings in the Districts are not held in right spirit and road maps are not recorded. Those districts with below 40% CD Ratio are required to submit a monitorable Action Plan to RBI. Addl. Chief Secy. advised the SLBC to chart out a holistic plan to bring CD Ratio upto 60%.	The LDMs of Dimahasao, Kokrajhar, Karimganj, Kamrupmetro, SouthSalmara, Hailakandi, Hojai & Karbianglong	Karbianglong district has improved from 39% CD Ratio in March'19 quarter to 40% CD Ratio in June'19 quarter. Karimganj, KamrupMetro and Hailakandi have submitted roadmaps and all the Banks present there could be able to put up an action plan. 3 districts have not submitted any actionable plan. Dima Hasao has not reported any such meeting. The common concern is non attendance by many of the Banks when such meeting is convened by the DC.
3	Shri Rajiv Bora, Addl. Chief Secy. expressed concern over the poor performance of Priority Sector Schemes in general and SVAYEM in specific. He asked the Banks to prepare an action plan and the SLBC to monitor the progress.	All Banks	SLBC convenor had three exclusive meetings with major Banks and one with all the Banks for promoting SVAYEM and improving performance in other priority sector loans.
4	Smt. Nandita Hazarika, Director, ASRLM flagged the issues of NPA list and requested Banks to separate SHG linkage in three categories (NRLM, Non-NRLM & Mixed SHG linkages). CGM, SBI requested the Banks to assist ASRLM by providing them the SHG-linked saving account list. ASRLM to appraise the position in SLBC.	All Banks	3 Banks UCO, CBI, PNB have informed that they have provided the List to ASRLM. And, UBI, APEX, IDBI, ALB, IND, BOI, FED, UNI, PSB, AXIS, IOB- have assured to provide the list very soon to ASRLM.

5	Agri Dept., GoA expressed that the flow of credit to KCC and agriculture has declined continuously. Banks without KCC were advised to come up to a respected level to have a turnaround in KCC. 12 Banks below 8% total advance to agri sector were expected to improve upon.	KBL, KMB, PSB, ANB, JSF, BOM, AXIS, OBC, FED, BOB, APEX, INDUS	ANB, APEX, AXIS, BOM, PSB, FED have initiated steps like - appointing dedicated Agri Officer, conducting KCC weekly campaigns (BOM) etc. As a result, KMB, PSB, FED, BOB have improved in lending to Agri PSL over the March'19 quarter whereas INDUS has declined from 7% in March'19 to 5% this June'19 quarter.
6	In PMFBY, a flagship scheme of the Government the achievement of Assam was very poor showing only 54014 last year. The house was informed that State Govt is now ready to pay 2% premium share of farmers to encourage PMFBY. Shri Bora, Addl. Chief Secretary informed the house that PMO and NITI Aayog are monitoring KCC and PMFBY for Aspirational Districts on daily basis. Banks should cover all the KCC farmers under PMFBY.	All Banks	Banks have issued instructions to their Branches to cover all eligible KCC borrowers under PMFBY.
7	Officials from RBI expressed that data integrity to be ensured before conducting any DCC/DLRC meetings, as per the revamp of Lead bank Scheme.	All Banks	Banks have been advised to share the block level/ district level data with the Branches for effective discussion in various forums like BLBC, DCC/DLRC Meetings. Special Emphasis has been given on Data integrity- a top priority for RBI and various Government Depts.
8	KVIC Director, Mr. Deb brought to the notice that PMEGP portal is showing 1479 application pending, awaiting clearance from Banks. CGM, SBI suggested the Banks to give 2 nd PMEGP loan if any borrower is found eligible. He requested the KVIC to forward the names of eligible borrower for a 2 nd PMEGP loan.	KVIC	* During the June'19 quarter, 652 no. of PMEGP loans have been disbursed amounting to 7.31 Cr. However, no Bank has reported as sanction/ disbursement of the 2 nd PMEGP loan. * A revised guideline on 2 nd loans under PMEGP has been circulated to all the Banks.
9	As seen last year, there are 8 Banks whose participation in PMEGP is Zero. These Banks were asked to focus on improving performance in PMEGP. These under-performing banks are required to initiate action under advice to KVIC.	8 Banks- ICICI, INDUSIND, YES, KMB, SIB, KBL, BANDHAN and APEX	6 Banks i.e BANDHAN, INDUSIND, KBL, KMB, SIB, YES still continue to have NIL performance in PMEGP as on June, 2019 quarter. However, ICICI and BANDHAN Bank have informed that the matter has been taken up with their competent authority but it is not made clear to the SLBC till date.
10	CGM, SBI raised the issue of low credit linkage of RSETI trained people in some districts like- Udalguri (1%), Morigaon (3%), Golaghat(1%), Lakhimpur (0%) , Sibsagar (3%) etc. but banks fail to extend credits even to the RSETI trained persons, which should be looked into.	Reports from RSETI Director on application submitted & credit linkage to be submitted to SLBC. SLBC to write to DCs; LDMs to all the Banks with copy to SLBC.	The credit linkage of all the RSETIs is shown in the Agenda No. 7.

11	All the loan proposals submitted by ASRLM during 1 st quarter (till 30 th June, 2019) will be disposed by 31 st July, 2019 and proposals submitted in subsequent months will be disposed within one month. SLBC has set a timeline of one month for disposal of all loan proposals sponsored by ASRLM.	ASRLM, All Banks	Banks are in the process of disposing the loan proposals received from ASRLM. We have not received any undue delay in disposal of the proposals from the ASRLM.
12	Shri Rajiv Bora, Addl. Chief Secretary, Finance, proposed that line departments to reconcile/review and verify the figures/records related to priority sector and Government sponsored schemes of the Dept. and take up with major implementing Banks within one month.	Concerned Government Departments.	Concerned Government Departments to appraise the status as no response is received from the concerned Departments.
13	The contact details of the nodal officers for each bank have been sent to the Industries Dept. to be displayed in their portal. However Industries Department was requested to respond. Information on conduct of workshops & sensitisation programmes by MSME & Dept. of Industries, Government of Assam is yet to be received by SLBC. Addl. Chief Secretary, Finance, asked the MSME department to pursue the drive and monitor over its conduct.	MSME & Dept. of Industries, Government of Assam	The issue was discussed in the Sub Committee meeting. MSME & Dept. of Industries, Government of Assam to appraise the matter in the SLBC Meeting.
14	With regard to ACP performance last year i.e in FY(2018-19), there was 94% achievement of the target set for the year, whereas Agriculture achievement was pegged at 52% from 59% in the preceding year i.e FY(2017-18) which needs to be paid attention. Addl. Chief Secy. expressed to take a review on the trend in the Crop sector for at least five years. In this context of overall Agriculture performance vis-a-vis ACP performance, SLBC was advised to prepare a trend report for the last five years.	SLBC	SLBC has submitted a 5 years trend analysis to the Finance Department, Government of Assam.

Agenda-2

a) Deposits, Advances & CDR for Assam as on 30.06.2019:-

(Amt. in Crores)

	June'18	March'19	June'19
Deposits	132335	148430	146402
Advances	67714	77340	78483
CD Ratio-2	51%	52%	54%

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

(Ref. pg-22)

b) Highlighting the CD Ratio performance in Assam as on 30.06.2019:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
1) NESFB	749	1) KMB	8
2) BANDHAN	474	2) PSB	18
3) HDFC	103	3) UNI	24
4) JSF	102	4) CB	25

(Ref. pg-22)

c) Bank-wise CD RATIO as on June (2019-20) Quarter:-

CD Ratio	No. of Banks	Name of Banks
Below 20%	2	KMB, PSB
20% to 30%	5	UNI, CB, SIB, ANB, SYN
30% to 40%	6	YES, UCO, CBI, FED, BOB, AGVB
Above 40%	21	IND, CAN, APEX, SBI, UBI, BOM, PNB, BOI, ALB, KBL, OBC, ICICI, AXIS, IDBI, IOB, INDUS, UJJ, HDFC, JSF, BANDHAN, NESFB

(Ref. pg-22)

d) District-wise CD Ratio as on June (2019-20) Quarter:-

CD Ratio 60% and above: 12 Districts		Between 40% to 60%: 14 Districts		CD Ratio below 40%: 7 Districts	
Morigaon	78	Nalbari	58	Hojai	39
Lakhimpur	74	Biswanath	57	Kamrupmetro	38
Kamrup	70	Dhubri	56	SouthSalmara	38
Golaghat	69	Sibsagar	54	Hailakandi	37
Udalguri	67	Majuli	53	Karimganj	34
Nagaon	66	Tinsukia	52	Kokrajhar	30
Barpeta	66	Bongaigaon	52	Dimahasao	27
WestKarbi	65	Charaideo	50		
Dhemaji	65	Baksa	48		
Sonitpur	62	Dibrugarh	45		
Darrang	61	Goalpara	45		
Jorhat	60	Chirang	43		
		Cachar	41		
		Karbianglong	40		

(Ref. pg-23)

The CD Ratio sub-committee has been formed in the above 7 districts and roadmap discussed in the sub-committee meetings.

Suggestion: The Bank-wise CD Ratio in these districts may be monitored.

Agenda-3

REVIEW OF CREDIT DISBURSEMENT OF BANKS as on 30.06.2019:

Sector-wise Summary under ACP

(Amt in Crores)

Sector	FY 2018-19 Q-1 (June, 2018)			FY 2019-20 Q-1 (June, 2019)		
	Target Amt	Achieved Amt	Achv%	Target Amt	Achieved Amt	Achv%
Agri Total	13868	1434	10	15758	1573	10
Crop Loan	8318	525	6	8899	249	3
MSME	4622	2357	51	5869	2856	49
Other Priority Sector	3123	490	16	2378	277	12
Total	21612	4281	20	24005	4706	20

(Ref. pg-37)

Performance under ACP has improved from 4281 Cr. in June'18 quarter to 4706 Cr in June'19 quarter with quarterly disbursement increase of Rs.425 Cr.

Annual Credit Plan: In the 21 districts where the **ACP Achievement (Agri.)** is less than 10%, DC/ DDM/ LDM/ operating Banks should make a coordinated approach. Close monitoring of the quarterly data for achievement of crop loan of each individual Bank is to be made in the DCC.

a) HIGHLIGHTS OF THE ACP PERFORMANCE BY THE BANKS FOR QUARTER-1 of FY(2019-20):

Banks with the Highest Quarterly ACP Performance (in %)		Banks with the Lowest Quarterly ACP Performance (in %)	
NESFB	105	IOB	0.29
KBL	99	KMB	0.35
BAND	83	CB	0.51
FED	62	APEX	1.53
ICICI	55	UNI	1.57

(Ref. pg-37)

c) Priority Sector Advances as on 30.06.2019:

(Amt in Crores)

Sector	O/S June'18	O/S Mar'19	O/S June'19	YoY Growth	YoY Growth %	YTD Growth	YTD Growth %	CY PSL Adv % to Tot Adv
Agri Total	14710	16329	17476	2766	19	1147	7	22
Crop loan (out of Agri loan)	5935	6030	6257	322	5	227	4	8
MSME	17243	19553	20769	3526	20	1216	6	26
Other Priority Sector	8816	9274	9025	209	2	-249	-3	11
Total	46705	45156	47270	565	1	2114	5	60

(Ref. pg-27, 29, 31&33)

The Priority Sector advance has increased from 45156 Cr. as on Mar'19 to 47270 Cr. at the end of June'19 i.e a growth of Rs. 2114 Cr. which depicts a YTD growth of 5% over the Mar'19. Priority sector advance stood at 60% of the total advances at the end of June FY (2019-20) Quarter.

d) Agricultural Advances:

The priority sector Agricultural Advances of Rs. 17476 Cr. as on June'19 stands at 22% of the total advances (RBI benchmark: 18%). However negative growth in the current quarter of some banks like IND (73 Crs), ALB (36 Crs), IDBI (31 Crs), CBI (27Crs), INDUS (21 Crs), AGVB (19 Crs) over the Mar'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.

Observations of the Sub-committee are as under:-

1. Even though the collateral for KCC loans for amounts upto Rs.1.60 lakh has been allowed but submission of proof of land records is not dispensed with, the State Government is requested to bring out other alternative method to promote KCC loans with ticket sizes between Rs. 50,000/- to 1,60,000/-. SBI has suggested some measures in this regard.
2. NABARD to circulate the guidelines and coordinate in the districts to promote Agri Clinic Agri Business Centre and Agri Marketing Infrastructure.
3. List of identified applicants in each activity is to be shared with the Banks by the Govt. Dept. and NABARD to establish a monitorable Action Plan.
4. Scope for promotion of resource specific production has to be identified by the District Administration in collaboration with NABARD and Line Depts. and necessary Action Plan may be submitted to SLBC.

Flow of credit to Agriculture (Priority Sector) as on 30.06.2019:

(Amt in Crores)

Particulars	O/S June'18	O/S Mar'19	O/S June' 19	YoY Growth	YTD Growth	YTD Growth%
Crop Loan	5935	6030	6257	322	227	4
Agri. Term Loan	8775	10299	11219	2444	920	9
Total	14710	16329	17476	2766	1147	7

(Ref. pg-27)

The 14 Banks with agricultural advance below 8% of Total Advance are given below:

Banks with below 8% Agri portfolio:
KBL, JSF, ANB, PSB, BOM, AXIS INDUS, OBC, SIB, IDBI, APEX, BOB, FED, ICICI

(Ref. pg-22&27)

e) **MSME Sector as on 30.06.2019:-**

(Amt in Crores)

Sub-Segment	O/S June'18	O/S March'19	O/S June'19	YoY Growth	YTD Growth
Micro	10759	13637	12561	1802	-1076
Small	5000	6195	7302	2302	1107
Medium	2066	2153	1409	-657	-744
Total	17825	21985	21272	3447	-713

(Ref. pg-41)

- 1) MSME advance as on 30.06.2019 was Rs. 21272 Cr registering a YoY growth of Rs. 3447 Cr. (19%) over the June'18 level of Rs. 17825 Cr.

- 2) The negative growth of UCO (289 Cr), SBI (180 Cr) NESFB (148 Cr) IOB (147 Cr) BANDHAN (140 Cr) IND (105 Cr) compared to March'19 quarter has impacted the growth level in the MSME Sector.
- 3) ACP Achievement (MSME): Since there are indications of fresh disbursements in MSME by many Banks, whereas the outstanding in the June end is showing a negative growth, the paradox should be explained by the concerned Banks.
- 4) As MSME-DI owns a portal for registration of MSME units, the same may be linked with SLBC portal, so that information on the upcoming units may be available for the Banks to promote MSME loans. The details of the Nodal officers shall be made available in website maintained by Commissioners' office of MSME, Government of Assam.

f) OTHER PRIORITY SECTOR:

Housing Loan:

Issues & Resolution:

- 1) Liberalising the approval for Housing loan projects particularly the approval from DC required for each sale and purchase needs to be relooked into.
- 2) Transparency and time discipline is required in RERA approval to augment bank credit in Housing projects.

g) Prime Minister Mudra Yojana (PMMY) as on 30.06.2019:-

(Amt in Crore)

June'18			March'19			June'19		
	O/S No.	O/S Amt.		O/S No.	O/S Amt.		O/S No.	O/S Amt.
Shishu	589158	4918	Shishu	708699	1912	Shishu	625220	1902
Kishore	122983	826	Kishore	330931	3219	Kishore	324025	3017
Tarun	4676	536	Tarun	17247	1173	Tarun	12670	895
Total	716817	6280	Total	1056877	6304	Total	961915	5814

(Ref. pg-42)

It is observed that there is a YoY decline of 466 Cr. and YTD decline of 490 Cr. in Mudra loans. Banks like Bandhan, KMB, SIB, YES have reported Nil figures in the current year sanction. Banks with the negative growth like CAN(399 Cr), SBI (87 Cr), INDUS (66 Cr), HDFC(40 Cr), ICICI(19 Cr), IND(16 Cr), AGVB(11 Cr) in June'19 quarter over the March'19 quarter has also impacted the growth level in the Prime Minister Mudra Yojna.

h) GOVERNMENT SPONSORED SCHEMES (GSS):

Performance as on 30.06.2019 vis-a-vis target in 2019-20 is given below:

(Amt in Crores)

GSS	Target (No)	Disbursement No	Disbursement Amount	Existing O/S No	Existing O/S Amt
PMEGP	4382	652	7.31	29150	401.07
NULM	2150	372	4.67	-	-
NRLM	63000	2236	32.57	34238	254.96

(Ref. pg-67)

Banks with Nil achievement in PMEGP are Bandhan, BOI, BOM, CB, HDFC, ICICI, INDUS, IOB, KBL, KMB, SIB, YES Bank.

Issues and Redressal:

The Sub-committee Meeting on Govt. sponsored Schemes held on 5th Sept'19 decided on the following points:-

1. PMEGP: 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 31st October 2019 to find out suitable solution for promotion of PMEGP.
2. Banks are advised to achieve the target of PMEGP by Dec, 2019. Underperforming Banks in Government sponsored schemes are required to explain reasons for poor performance with a road map to achieve the targets.
3. NULM: Pending applications have been sent by NULM 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.

Agenda- 4

A. ASSAM FARMERS' SUBSIDY SCHEME

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

Performance of Assam Farmers Subsidy Scheme as 31.08.2019:

Name of the Scheme	Claims submitted by Banks		Claims disbursed to Banks	
	No.	Amount	No.	Amount
AFCSS	151714	16717.14	151714	16717.14
AFIRS	6	0.06	NIL	NIL
AFIS	Closed since this Financial Year (2019-20)			
Total	151720	16717.20	151714	16717.14

Issues & Resolution:

AFIS: Since there is huge pending cases of subsidy claims lying with the Nodal Bank and the scheme is appreciated by the public at large, SLBC may take up with the State Government to extend the AFIS scheme till March 2020. Banks are advised to share the Photographs of Felicitation programme with SLBC.

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 31.08.2019:

Name of the Scheme	No. of Loan sanctioned	Claim Submitted		Claim Settled	
		No.	Amt	No.	Amt.
SVAYEM	14144	5906	1928.91	5717	1869.94

Issues:

- 1- After a provisional sanction, some applicants are found to be CIBIL defaulters and are getting rejected or pending till previous loans are closed.
- 2- Considering the detailed Pre-sanction Survey to be undertaken by the branches, the applications are getting disposed off at a very slower pace and needs the attention of the controllers of the Banks.
- 3- **SVAYEM:** A detailed List of Branch wise performance has been circulated to the Banks. The detailed solution to poor performance may be explained to the SLBC.
- 4- Online portal for smooth flow of SVAYEM loans should be developed to make online application for the loan and can be accessed by all the banks and RSETIs.
- 5- Pending application in SVAYEM is required to be disposed off by 15th Oct'19.

Agenda- 5**REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:-****Aligning Roadmap for unbanked villages:-**

Provision of banking services through banking outlets or part-time banking outlets in villages having population above 5000								
Target	Villages Covered upto Mar'19				Villages Covered upto June'19			
	By Branches	By BCs	Total	No. Of Uncovered Villages	By Branches	By BCs	Total	No. Of Uncovered Villages
175	82	93	175	0	82	93	175	0

(Ref. pg-101)

Provision of banking services through banking outlets or part-time banking outlets in villages having population less than 2000					
Target	Villages Covered upto June,2019				
	By Branches	By BCs	Other modes	Total	No. Of Uncovered Villages
21955	827	21086	42	21955	0

(Ref. pg-100)

Status of uncovered villages of DFS

Out of 257 villages recently identified by DFS, 5 villages remain uncovered in which 3 villages are allotted to AGVB (1. Boro Aarkap in Dima Hasao, 2. Nok Terang in Karbi Anglong 3. Patimukha in Karbi Anglong) and 1 village each to SBI (Choto Aarkap in Dima Hasao) & UBI (Chalita Chara in Cachar)

Status of Assam uncovered villages as on 12.09.2019						
Bank Name	Villages Allotted	Uncovered Villages	Covered Villages	BC	Branch	IPPB
AGVB	4	3	1	0	1	0
CBI	1	0	1	1	0	0
IPPB	213	0	213	0	0	212
SBI	38	1	37	33	1	4
UBI	1	1	0	0	0	0
Grand Total	257	5	252	34	2	216

STATUS OF FINANCIAL LITERACY CAMPS (FLCs) :

Quarter	No. of FLC Camps conducted	
	FY 2018-19	FY 2019-20
June	710	570
Sept	976	Not yet
Dec	876	Not yet
March	618	Not yet
Total No. of FLC Camps	3180	570

(Ref. pg-98)

Details of enrolment under Social Security Schemes (cumulative nos. upto June, 2019)

Account Type	Numbers
PMJDY	15194151
PMJJBY	1168713
PMSBY	2431216
APY	299341

(Ref. pg-82)

Issues and redressal:

As per the direction of RBI, a special Sub-committee on Digitisation was to be formed. We propose to rename the Technical Sub-committee as Sub-committee on Digitisation. However the existing Technical Sub-committee looks into various issues related to promotion of digital banking.

The main issues are as follows:–

1. **Connectivity issues:** Banks to submit list of branches with less than 2 MBPS speed and areas where connectivity problem arises directly to BSNL and Department of Telecommunication (DoT) within a period of 15 days from the date of SLBC. Thereafter, the DoT shall submit the report to SLBC for suitable resolution/ availability of required Bandwidth in the reported areas.
2. Banks shall instruct their CSPs to submit a report on the availability of network in form of 2G/3G/4G at their locations and the villages covered by the within a period of 15 days from date of SLBC. The same may be examined by DoT to find a suitable resolution to the connectivity issues.
3. Since majority of the uncovered villages belong to Dima Hasao and Karbi Anglong, a detailed report may be made by the Banks operating there.
4. IPPB has to take up the promotion of PMJJBY, PMSBY, and APY as they are directly operational in 3242 centres.
5. As informed by DoT, Assam, Bharat Net project. Bharat Broad Band Network project has been extended to 1622 Gram Panchayats, where they are connected with optical fibres. The activation of CSPs in those centres may be undertaken by the Banks.

Agenda- 6

POSITION OF CASES AND RECOVERY UNDER BAKIJAI AS ON 30.06.2019:

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.
60242	306	2882	7.60	2191	17.46	60933	296

(Ref. pg-71)

Banks are advised to instruct their Branches to request the respective DCs for quick disposal of the cases. However 20 banks i.e. ANB, BOB, BOI, OBC, PNB, PSB, AXIS, Bandhan, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES, APEX banks have not reported any figure under this category.

As discussed in the Sub-committee meeting, for NPA in Priority Sector Advances, the Banks are advised to take the help of the LDMs, wherever possible, to locate their Bakijai Cases and report the same to SLBC.

Agenda- 7

B. RSETI:

There are 26 RSETIs in Assam. The performances of the RSETIs (01st Apr'19 to 30th June'19) 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	86	89.53	9.09
	Udalguri	410	50	84.00	0.00
	Chirang	435	131	12.98	100.00
	Diphu	410	102	4.90	0.00
	Haflong	400	69	0.00	0.00
UBI	Dibrugarh	550	126	30.16	60.53
	Lakhimpur	500	94	63.83	0.00
	Dhemaji	550	16	0.00	0.00
	Cachar	450	122	0.00	0.00
	Morigaon	504	120	3.33	0.00
	Golaghat	400	157	13.38	14.29
	Karimganj	450	97	0.00	0.00
	Sibsagar	415	117	59.83	44.29
	Nalbari	600	186	61.83	58.26

UCO	Darrang	600	135	0.74	100.00
	Kokrajhar	600	119	18.49	0.00
	Barpeta	600	138	23.91	100.00
	Goalpara	600	191	80.63	77.27
	Dhubri	600	180	65.56	0.85
AGVB	Bongaigaon	425	28	0.00	0.00
	Kamrup (R)	350	128	16.41	38.10
	Kamrup (M)	325	46	43.48	100.00
	Sonitpur	425	70	0.00	0.00
	Jorhat	400	19	94.74	100.00
CBI	Tinsukia	450	139	18.71	100.00
RUDSETI	Nagaon	750	234	63.68	10.07

(Ref. pg-87 to 97)

Agenda- 8

Aspirational District (AD) Programme, Assam: Status as on 30.06.2019

	Assam	FY(2019-20) Q-1		O/S Amount in Crore				Social Security Schemes (in cumulative nos.)			
		7 Districts	CD Ratio-1	ACP Achv %	KCC	PMEGP	MUDRA	SVAYEM	PMJDY	PMJJBY	PMSBY
1	Baksa	48	6	83	14	73	0.55	342629	6646	15922	3078
2	Barpeta	66	12	264	17	328	3.80	976050	42022	113326	13167
3	Darrang	61	13	157	14	173	1.08	518241	37540	82023	6442
4	Dhubri	56	16	182	14	207	1.49	1016819	36580	102452	8124
5	Goalpara	45	8	100	11	128	1.15	479066	39996	67596	5385
6	Hailakandi	37	7	84	9	75	1.08	387358	40272	62081	5134
7	Udalguri	67	3	168	13	73	1.67	460757	7295	14130	1768
7 Aspirational Districts		56%	10%	1039	93	1058	10.81	4180920	210351	457530	43098
All Assam		48% (CDR-1)	20%	5238	401	5814	41.48	15194151	1168713	2431216	299341
7 ADs to Assam%		-	-	20%	23%	18%	26%	28%	18%	19%	14%

Agenda- 9

Digitisation:

1. **Digital payment:** As per the advice of RBI it was suggested that to promote digital payment awareness, the FLCs may be conducted and NABARD may consider for allocation of funds for these camps.
2. The RSETIs should be advised to dedicate one session for digital transaction education to participants.

3. A format for assessment of merchant acquisition and availability of POS machines in the Trading community is proposed to be inducted in a district wise portal to be filled in by different Banks so as to assess the progress in Digital payments.
4. As per the advice of IBA, Baksa District in Assam is identified as the targeted district to be made 100% digitally enabled. SLBC has circulated an EXCEL format for submission of data by the Banks to draw a roadmap to achieve 100% digitization. The data submission should be completed by 15th October 2019.
5. The format to assess the digital transaction to the total transaction in identified districts is circulated to all the banks. The same should be reverted to us latest by 30th Sept'19.

Agenda- 10

Natural calamities

Agenda- 11

Declaration of uniform banking hours as per IBA in the State of Assam from 10:00 am to 4:00 pm as proposed and approved by all the Lead District Managers in Assam.

Agenda- 12

Any other item with the permission of the chair.