

AGENDA

ADOPTION OF MINUTES:

The minutes of State Level Banker's Committee meeting held on 15.02.2020 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 15.02.2020 (last meeting):

<u>ACTION TAKEN REPORT (ATR) OVER THE SEPT'19 & DEC'19 QUARTERS' SLBC MEETING, ASSAM, HELD ON 15.02.2020:</u>			
Sl No.	Particulars	Action To Be Taken By:	Remarks
1	Disbursal Of Subsidy: Shri KumarSanjay Krishna, Chief Secretary, Govt. of Assam, pointed out that Banks have to ensure that 90% of the subsidy released by the State Government reaches the targeted beneficiaries within 6 Months.	All Banks	Banks have confirmed that timeline specified by the Government has been implemented.
2	CD Ratio: Principal Secy. to GoA, Finance Dept. asked the Banks with below 30% CD Ratio to improve CD Ratio substantially by 31 st March, 2020. With a plethora of schemes launched in the State, the CD Ratio is expected to be at a higher level.	ANB, CB, PSB, UNI, JSF, KMB, SIB	(1) By 31 st March, 2020, 6 Banks were still below 30% CD Ratio. These 6 Banks are: Kotak Mahindra Bank-5%, Corporation Bank-19%, Union Bank-20%, Punjab and Sind Bank-22%, Andhra Bank-27% & UCO Bank-29% . (2) However, as on first quarter of FY(2020-21), the number of Banks with CD ratio below 30% has come down to 3. These 3 Banks are: Kotak Mahindra Bank- 5%, Union Bank-20% & UCO Bank-29% .
3	PMEGP: Principal Secy. to the GoA, Finance Dept., pointed out that there is a large number of Banks with NIL achievement even in PMEGP, which happens to be mostly private Banks and it is not acceptable.	BANDHAN, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJI, YES	By the end of FY (2019-20), 8 Banks have not come out of the NIL figures in PMEGP and the status still remains the same as on June'20 quarter of FY(2020-21). These 8 Banks are Bandhan, Indusind Bank, Jana Small Finance, Karnataka Bank Ltd, Kotak Mahindra Bank, South Indian Bank, Ujjivan Small Finance Bank & Yes Bank . However, the Banks have assured to come out of NIL zone in the coming quarters.
4	MUDRA: General Manager, SBI, SLBC pointed out that the performance of Bandhan, NESFB, YES, Kotak Mahindra Bank is NIL for the Mudra in FY(2019-20), which pulls down the MUDRA portfolio in the State.	BAND, NESFB, YES, KMB	(1) By the end of FY (2019-20), 3 Banks i.e Kotak Mahindra Bank, Yes Bank & Northeast Small Finance Bank had not reported any current year Mudra Loan. (2) As for the first quarter of FY (2020-21), the contribution from 8 Banks i.e Axis, Bandhan, Jana Small Finance Bank, Karnataka Bank Ltd, Kotak Mahindra Bank, Northeast Small Finance Bank, South Indian Bank, Ujjivan Small Finance Bank & Yes Bank is NIL out of the total disbursed MUDRA loan amount of Rs.195 Cr by the remaining Banks in the June'20 quarter.
5	ASRLM: Representative from ASRLM informed the house that ASRLM has a credit linkage target of 63,000 during FY(2019-20). Banks were required to dispose of the SHG loan proposals that ASRLM sent on 9 th Sept'19 to different Banks.	All Banks	(1) During the FY (2019-20), Banks have reported achieving SHG credit linked no. of 30,925 against the credit linkage target no. of 63,000 set for the FY (2019-20). (2) As for the first quarter of FY (2020-21), Banks have reported achieving SHG credit linked no. of 4,219. Present Status may be appraised by ASRLM.

6	KCC: Shri Samir Sinha, IAS, Principal Secretary, Finance, Govt of Assam, requested the SLBC to update the information on KCC on regular basis.	SLBC	SLBC has been submitting information on KCC as and when required by the Finance Dept., Govt. of Assam. Besides quarterly KCC Data has been uploaded by the Banks in the SLBC portal (http://www.onlineslbcne.nic.in/) on regular basis.
7	Tea Garden: Shri Samir Sinha, IAS, Principal Secy. to GoA, Finance Dept., informed the house that post demonetisation, the Govt. of Assam had attempted to transfer Rs.2500/- as an incentive to the newly opened 8 lakhs Tea Garden workers' accounts in two tranches. However 30% of the amount had not been credited to the beneficiaries' accounts on account of KYC non-compliance and other reasons.	All Banks	To ensure smooth transfer of DBT, Banks have been advised to make the accounts of Tea Garden Workers KYC compliant by taking the assistance from respective DCs and Tea Garden management. Further, Banks have confirmed having returned the non-credit of DBT relating to Tea Garden Workers to respective DCs.
8	Associate SLBC Members: Principal Secretary, Govt of Assam, Finance Department, proposed that DoT, AIRTEL, RELIANCE, IDEA, BSNL, JIO to be henceforth, included as associate SLBC Members for future invitations.	SLBC	DoT and BSNL have been regular participants in all SLBC Meetings. We note to invite AIRTEL, RELIANCE & JIO as associate SLBC Members for future invitations.
9	MFIs: Chief Secretary to the Government of Assam pointed out that many of the Micro Finance Institutions (MFIs) are not properly following the RBI guidelines. Principal Secy., GoA, Finance Department, informed the house that MFIs and NBFCs were not earlier a part of SLBC. This is the first time that they have been invited to this platform to build a structured dialogue with the Government. There are nearly 33 MFIs operating in Assam. However, some of the RBI guidelines have been flouted and some of the limits have been breached besides the issues of over-financing, multiple lending and issues of rate of interest.	MFIs operating in Assam	The NBFC-MFIs operating in Assam are put under detailed scrutiny only on need basis and only for those NBFC-MFIs which have been granted NBFC-MFI Certificate of Registration (CoR). In microfinance, RBI regulated institutions are NBFC-MFI, Small Finance Banks and Private Banks. MFIn & Sa-Dhan both the RBI recognised SROs for Microfinance sector have recently developed a common Code of Conduct i.e. called "Code for Responsible Lending (CRL)" covering the followings: a) Maximum 3 institutions irrespective of their legal form could lend to a single customer. b) The maximum lending to a customer in JLG is Rs. 1 Lakh in Assam. c) No lending to a NPA customer. d) Proper/on time submission of Clients data to Credit Information Company.

AGENDA-2

a) DEPOSITS, ADVANCES & CDR FOR ASSAM AS ON 30.06.2020:-

(Amt. in Rs.Crores)

	June'19	March'20	June'20	YoY growth	Qtr'ly growth	YoY growth%	Qtr'ly growth%
Deposits	146402	162857	170319	23917	7462	16	5
Advances	78483	82590	87481	8998	4891	11	6
CD Ratio	53.61	50.71	51.36				

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.06.2020:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
BAND	465	KMB	5
NESFB	196	UNI	20
UJJ	119	UCO	29
INDUS	91	PSB	30
HDFC	86	CBI	30

c) **BANK-WISE CD RATIO AS ON 30.06.2020:-**

CD Ratio	No. of Banks	Name of Banks
Below & upto 19%	1	KMB
20% to 29%	5	UNI, UCO, PSB, CBI, CAN
30% to 39%	7	FED, AGVB, BOB, APEX, IDBI, SIB, YES
40 & Above %	15	SBI, IND, BOM, PNB, KBL, BOI, JSF, IOB, AXIS, ICICI, HDFC, INDUS, UJJ, NESFB, BAND

d) **DISTRICT-WISE CD RATIO AS ON 30.06.2020:-**

CD Ratio 60% and above: 10 Districts		Between 40% to 60%: 18 Districts		CD Ratio below 40%: 5 Districts	
Morigaon	75	Darrang	58	Kamrupmetro	36
Kamrup	74	Biswanath	58	Hailakandi	36
Lakhimpur	71	Nalbari	56	Karimganj	35
Westkarbi	70	Dhubri	55	Dimahasao	31
Jorhat	65	Sonitpur	54	Kokrajhar	30
Golaghat	65	Baksa	54		
Nagaon	65	Karbianglong	52		
Udalguri	63	Sibsagar	51		
Barpeta	61	Bongaigaon	50		
Dhemaji	61	Tinsukia	47		
		Majuli	46		
		Southsalmara	44		
		Hojai	44		
		Goalpara	44		
		Dibrugarh	44		
		Charaideo	43		
		Chirang	40		
		Cachar	40		
		Darrang	58		

HIGHLIGHTS OF PERFORMANCE OF DISTRICTS IN CD-RATIO DURING JUNE'20 QUARTER:

District Name	March'20 CD Ratio	June'20 CD Ratio	Increased by:	District Name	March'20 CD Ratio	June'20 CD Ratio	Decreased by:
Jorhat	54.94	65.28	10.34	Udalguri	68.78	63.41	-5.37
Biswanath	48.48	58.03	9.55	Sonitpur	59.13	53.96	-5.17
Southsalmara	36.37	44.39	8.02	Tinsukia	50.95	46.69	-4.26
Hojai	37.68	44.27	6.59	Sibsagar	55.47	51.35	-4.12
Baksa	47.52	53.80	6.28	Golaghat	68.67	64.95	-3.72
Kamrup Rural	68.42	73.62	5.20	Hailakandi	39.52	36.25	-3.27

Even during such a stressful time due to the current pandemic, a good sign of resilience is that there has been a remarkable improvement in CD Ratio in June'20 quarter over March'20 quarter in some of the districts, led by Jorhat, Biswanath, Southsalmara, Hojai, Baksa & Kamrup Rural as shown in the Table.

AGENDA-3**(I) REVIEW OF CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 30.06.2020:****(A) SECTOR-WISE SUMMARY UNDER ACP (PRIORITY SECTOR):****(Amt in Rs.Crores)**

Sector	FY 2019-20 Q-1 (June'19)			FY 2020-21 Q-1 (June'20)		
	Target Amt	Achieved Amt	Achievement %	Target Amt	Achieved Amt	Achievement %
Agri Total	15758	1573	10	14775	804	5
Crop Loan	8899	249	3	8525	202	2
MSME	5869	2856	49	8778	3468	40
Other Priority Sector	2378	277	12	3503	132	4
Total	24005	4706	20	27056	4404	16

(B) HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE BY THE BANKS IN THE QUARTER-1 OF FY (2020-21):

Banks with the Highest Quarterly ACP (PS) Performance (in %)		Banks with the Lowest Quarterly ACP (PS) Performance (in %)	
FED	97	JSF	0.00
ICICI	93	AACB	0.20
KMB	80	PNB	1.97
IOB	49	AGVB	2.21
SBI	38	AXIS	2.58
HDFC	31	IDBI	2.88
IND	31	PSB	2.92

(II) PRIORITY SECTOR ADVANCES AS ON 30.06.2020:**(A) SECTORAL GROWTH UNDER PRIORITY SECTOR ADVANCES:-****(Amt in Rs.Crores)**

Sector	O/S June'19	O/S Mar'20	O/S June'20	YoY Growth	YoY Growth %	Qtr'ly Growth	Qtr'ly Growth %	CY Prio Sec Adv % to Tot Adv
Agri Total	17476	17566	17876	400	2	310	2	20
Crop loan (out of Agri loan)	6257	5972	5417	-840	-13	-555	-9	6
MSME	20769	23088	23418	2649	13	330	1	27
Other Priority Sector	9025	9178	9498	473	5	319	3	11
Total	47270	49832	50791	3521	7	959	2	58

The Priority Sector advance has increased from Rs. 47270 Cr. as on June'19 to 50791 Cr. at the end of June'20 i.e a YoY positive growth of Rs. 3521 Cr and a YTD growth of Rs. 959 Cr over March'20 quarter.

Total priority sector advances for the State of Assam stood at 58% of the total advances at the end of June'20 quarter.

B) AGRICULTURAL ADVANCES:

There is a YoY growth of Rs. 400 Crore and YTD growth of Rs.310 Crore in **Agri priority sector advances** in the June'20 quarter over the March'20 quarter.

The priority sector Agricultural Advances of Rs. 17876 Cr. as on June'20 Qtr. stands at 20.43% of the total advances against the RBI benchmark of 18%.

However negative growth in the current quarter of some Banks like **IOB(-189 Cr)**, **Axis(-151 Cr)**, **Canara(-86 Cr)**, **Yes Bank(-60 Cr)**, **Bank of Baroda(-42 Cr)** & **ICICI(-37 Cr)** in June'20 quarter has impacted the level of Agriculture Advances.

C) MSME SECTOR AS ON 30.06.2020:-

(Amt in Rs.Crores)

Sub-Segment	O/S June'19	O/S Mar'20	O/S June'20	YoY Growth	Qtr'ly Growth
Micro	12561	14606	14232	1671	-374
Small	7302	6304	6567	-735	263
Medium	1409	2123	2029	620	-95
Other	0	0	57	57	57
Total	21272	23033	22884	1612	-149

There is a YoY growth of Rs.1612 Crore under Finance to MSME during the June'20 quarter.

However, non utilization of funds by the Customers during the current COVID-19 pandemic has led to the YTD decline of Rs. 149 Crores.

(III) PRADHAN MANTRI MUDRA YOJANA (PMMY) AS ON 30.06.2020:-

MUDRA: Amount in Rs.Crores								
June'19			March'20			June'20		
	O/S No.	O/S Amt.		O/S No.	O/S Amt.		O/S No.	O/S Amt.
Shishu	625220	1902	Shishu	520164	1200	Shishu	298922	587
Kishore	324025	3017	Kishore	116030	1617	Kishore	119869	1566
Tarun	12670	895	Tarun	18294	1111	Tarun	18773	984
Total	961915	5814	Total	654488	3928	Total	437564	3137

There is a negative growth of Rs. 791 Cr. in MUDRA as on June'20 quarter over March'20 quarter mainly due to the **NIL reporting by Bandhan Bank during the June'20 quarter**. Bandhan had reported Rs. 750 Cr as on the Mar'20 quarter in MUDRA.

(IV) GOVERNMENT SPONSORED SCHEMES (GSS):

PERFORMANCE AS ON 30.06.2020 VIS-A-VIS TARGET IN 2020-21 IS GIVEN BELOW:

(Amt in Rs.Crores)

GSS	Target (No)	Disbursement No.	Disbursement Amount	Existing O/S No.	Existing O/S Amt.
PMEGP	5836	1190	12	29423	426
NULM	4350	98	129	1269	12
NRLM	45000	4591	62	50290	423
SUI	NA	661	77	1278	175

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON JUNE'20 QUARTER ARE:

SI No.	Scheme	Public Bank	Private Bank
1	NRLM	BOM, CBI, PSB	AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES
2	NULM	BOI, CBI, PNB, PSB	AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES
3	PMEGP	-	BAND, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES
4	SHG	PSB	AXIS, BAND, FED, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES
5	SUI	IOB	AXIS, BAND, FED, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES

Agenda-4

ASSAM FARMERS' SUBSIDY SCHEME

Hon'ble Chief Minister of the State of Assam launched 3 farmers' incentive schemes on 28th Jan, 2019 for incentivising the farmers and to expand the institutional credit flow to agriculture.

Performance of Assam Farmers' Subsidy Scheme as on 15.09.2020:

(Amt in Rs.Crores)

Name of the Scheme	Claims submitted by Banks		Claims disbursed to Banks	
	No.	Amount	No.	Amount
AFCSS (Assam Farmers <u>Credit Subsidy Scheme</u>)	180994	208.57	180994	208.57
AFIRS (Assam Farmers <u>Interest Relief Scheme</u>)	1344	0.24	1344	0.24
AFIS (Assam Farmers <u>Incentive Scheme</u>)	Closed since this Financial Year (2019-20)			
Total	182338	208.81	182338	208.81

AGENDA- 5

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

<u>STATUS OF DFS UNCOVERED VILLAGES AS ON 07.09.2020</u>				
STATE: ASSAM				
SI No.	Bank Name	Total uncovered villages	Villages covered	Uncovered Villages
1	Assam Gramin Vikas Bank	3	0	3
2	Canara Bank	2	0	2
3	India Post Payment Bank	70	70	0
4	State Bank of India	4	0	4
	Grand Total	79	70	9

With regard to India Post Payment Bank (IPPB), SLBC has received requests from Corporate Office of IPPB requesting SLBC in due consultation with the State Government, to consider 70 villages in Assam as covered by IPPB banking touch-points even though their identified Banking touch-points are falling beyond the 5 kms radius criteria, as the IPPB Banking agents / Postal employees (GDS/ BPM) within these banking touch-points are providing banking services to these villages.

We, therefore, request the house to kindly consider and approve the request made by the India Post Payment Bank for updating 70 villages in Assam as covered in Jan DhanDarshak App of DFS.

STATUS OF FINANCIAL LITERACY CAMPS (FLCs):

Quarter	No. of FLC Camps conducted during each Quarter	
	FY (2019-20)	FY (2020-21) till June'20
June	570	99
Sept	600	NA
Dec	834	NA
March	1043	NA
Total No. of FLC Camps	3047	99

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.30.06.2020)

SI No.	Account Type	Cumulative Numbers
1	PMJDY	16921162
2	PMJJB	1448553
3	PMSBY	3756977
4	APY	415731

AGENDA- 6

A. RSETI: There are 26 RSETIs in Assam. The performances of the RSETIs for the FY(2020-21) are as under:-

Sponsoring Bank	Location of RSETI	Annual Training Target	Training Actual up to date	Nos. of Settlement	Settlement rate in %	Nos. of Credit Linkage	Credit Linkage in %
SBI	Chirang	550	0	0	0	0	0
	Diphu	465	0	0	0	0	0
	Haflong	450	0	0	0	0	0
	Kumarikata	525	0	0	0	0	0
	Udalguri	445	47	47	100	30	63
UBI	Cachar	500	0	0	0	0	0
	Dhemaji	450	0	0	0	0	0
	Dibrugarh	450	0	0	0	0	0
	Golaghat	500	0	0	0	0	0
	Karimganj	400	0	0	0	0	0
	Lakhimpur	450	0	0	0	0	0
	Morigaon	540	0	0	0	0	0
	Sibsagar	445	0	0	0	0	0
UCO	Barpeta	720	0	0	0	0	0
	Darrang	720	0	0	0	0	0
	Dhubri	720	0	0	0	0	0
	Goalpara	720	34	34	100	21	63
	Kokrajhar	720	0	0	0	0	0
	Nalbari	680	0	0	0	0	0
AGVB	Bongaigaon	300	0	0	0	0	0
	Jorhat	380	0	0	0	0	0
	Kamrup (M)	325	0	0	0	0	0
	Kamrup (R)	380	0	0	0	0	0
	Sonitpur	375	0	0	0	0	0
CBI	Tinsukia	450	0	0	0	0	0
RUDSETI	Nagaon	525	0	0	0	0	0

A meeting was held on 04/09/2020 under the Chairpersonship of the State Mission Director (SMD), Assam SRLM in the office chamber of SMD, ASRLM, Panjabari, Guwhati, Assam. It was called for Nodal Officials of SBI RSETIs of Assam to review the functioning of SBI Rural Self Employment Training Institutes (RSETIs) in Assam and to discuss the coverage of RSETIs in seven uncovered districts of Assam as mentioned below.

The SMD stated that although ASRLM had requested the Convener, SLBC regarding setting up of RSETIs in uncovered seven districts of the State namely Hailakandi, Biswanath, Hojai, South Salmara (Mancachar), Majuli, Charaideo&West Karbi Anglong to include this in the agenda point of the SLBC meeting. A sub-committee will be formed to take up the matter.

AGENDA-7

ASPIRATIONAL DISTRICT (AD) PROGRAMME, ASSAM: STATUS AS ON 30.06.2020

SI No.	Assam 7 Aspirational Districts	FY(2020-21)								O/S Amount in Rs.Crore	
		<u>CD Ratio-1</u>		<u>ACP(PS) Achv %</u>		<u>KCC</u>		<u>PMEGP</u>		<u>MUDRA</u>	
		Mar'20	June'20	Q-1 (2019-20)	Q-1 (2020-21)	Mar'20	June'20	Mar'20	June'20	Mar'20	June'20
1	Baksa	47.52	53.80	6.28	9.60	90.90	145.38	14.44	69.24	28.00	32.82
2	Barpeta	63.32	61.10	12.24	5.17	303.31	253.41	18.82	15.93	193.56	129.80
3	Darrang	60.48	58.37	12.64	9.45	171.91	179.42	18.32	13.48	100.41	63.41
4	Dhubri	55.96	55.00	16.35	7.14	186.22	140.03	17.53	16.14	132.27	81.36
5	Goalpara	45.91	44.11	8.11	4.62	104.36	105.88	36.49	11.93	63.31	39.81
6	Hailakandi	39.52	36.25	7.10	4.87	88.40	81.77	8.77	6.21	56.06	41.26
7	Udalguri	68.78	63.41	2.75	2.35	196.59	185.06	12.28	26.97	30.84	30.06
	Total	55.95	53.14	10.42	6.12	1141.69	1090.95	126.63	159.90	604.47	418.51
	All Assam	46.28	47.122	19.60	16.28	5633.07	5513.06	469.56	425.83	3928.39	3137.05
	7 ADs to Assam%					20.27	19.79	26.97	37.55	15.39	13.34

SI No.	Assam 7 Aspirational Districts	<u>Social Security Schemes (in Cumulative Nos.)</u>							
		<u>PMJDY</u>		<u>PMJJBY</u>		<u>PMSBY</u>		<u>APY</u>	
		Mar'20	June'20	Mar'20	June'20	Mar'20	June'20	Mar'20	June'20
1	Baksa	412178	3667544	11646	152401	60206	461961	4701	36089
2	Barpeta	1070940	1023328	22947	52470	142619	162898	17333	23284
3	Darrang	578708	613262	39486	37582	99811	99275	8551	10158
4	Dhubri	1103357	1012881	36548	41196	144995	179609	11300	11428
5	Goalpara	498434	513844	40135	32481	89271	104829	7720	10097
6	Hailakandi	423713	291437	38885	19043	91208	49825	6675	5607
7	Udalguri	461389	532440	11514	41403	20867	84555	2826	5489
	Total	4548719	7654736	201161	376576	648977	1142952	59106	102152
	All Assam	16326240	16921162	1166306	1448553	3221221	3756977	372700	415731
	7 ADs to Assam%	27.86	45.24	17.25	26.00	20.15	30.42	15.86	24.57

AGENDA- 8

- (i) NABARD to apprise the House on "Central Sector Scheme on Financing Facility under Agriculture Infrastructure Fund"
- (ii) NULM to apprise the House on "PMSVAnidhi & Selp Employment Programme of DAY-NULM".

AGENDA-9

Any other item with the permission of the chair.