

AGENDA FOR ASSAM SLBC MEETING
FOR JUN'22 QUARTER

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **20.05.2022** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA – 1:

ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 20th May 2022			
Sl No.	Action Point	Action to be Taken By:	Action Taken??
1	<p>ACP & PRIORITY SECTOR ADVANCES: Principal Secretary, Finance stated that there should be district-wise action plan on 7 to 8 selected parameters.</p>	<p>LDMs to submit District-wise Action Plan on PMMY, PMEGP, SUI, PMFME, AIF, PMJJBY, PMSBY, APY by 10th June, 2022</p>	<p>In total 8 parameters are being focussed upon, namely-PMMY, PMEGP, PMFME, SUI, AIF, PMJJBY, PMSBY & APY. ACP for FY 2022-23 has been prepared and Bank wise targets in the mentioned parameters have been allotted as per ACP. In Baksa District total 47 proposals of PMEGP have already been sanctioned against a target of 276 proposals for FY 2022-23. In Sonitpur District liaison with handloom and textile Dept., ASRLM etc. is being done for forwarding proposals to the banks and position being reviewed in DCC/DLRC meeting. In all Districts, FLCs are being organised in the districts to spread financial awareness. LDMs with the help of District Authorities are monitoring the progress of these schemes, besides discussing the progress of the schemes in details during periodical meetings like DCC, DLRC & BLBC. LDM of Darrang and South Salmara have not submitted their ATR.</p>
2	<p>CREDIT DEPOSIT RATIO: Chief Secretary, Govt. of Assam asked those Banks with CD ratio less than 40% to improve their CD Ratio to 40% by Dec, 2022.</p>	<p>9 Banks (Union Bank, UCO Bank, Central Bank of India, Canara Bank, Punjab & Sind Bank, IDBI, Kotak Mahindra Bank, South Indian Bank, Utkarsh Small Finance Bank)</p>	<p>8 Banks have CD Ratio less than 40% in Jun'22 quarter. USFB, SIB, KMB, UNI, UCO, IDBI, CBI & PSB. Canara Bank has improved CDR to 41.01%. Union Bank, South Indian Bank, Central Bank of India, Punjab & Sind Bank, IDBI are sensitizing their branches and credit camps are being conducted at regular intervals, mainly focussing on big ticket size Priority sector advances in Agri, SME, Retail and other GSS schemes to increase credit offtake. UCO Bank has given to special focus to the seven aspirational district branches and is constant monitoring for different Govt Programme. Kotak Mahindra Bank has not submitted the ATR for the meeting held on 20.05.2022.</p>
3	<p>PMMY: CGM, SBI urged the Banks like YES Bank, Kotak Mahindra Bank, IDFC Bank to finance under the scheme which is a flagship programme of Govt. of India.</p>	<p>YES Bank, Kotak Mahindra Bank, IDFC Bank</p>	<p>IDFC Bank has disbursed 55 loans amounting to Rs. 249.90 lakhs as on Junet.'22. Targets have been allotted to the branches and their progress is being monitored. Kotak Mahindra Bank has not submitted the ATR for the meeting held on 20.05.2022. YES Bank has disbursed 1 loan for ₹ 10,000.00 under the scheme.</p>
4	<p>PAYMENT TO PENSIONER AT THE ENHANCED RATE: The official from Govt. of Assam informed that Central Bank of India, Indian Bank, Punjab and National Bank & UCO Bank have started implementing the order of the Govt. of Assam. The remaining Banks were requested to confirm their status in this regard.</p>	<p>All the concerned Banks</p>	<p>BOI, Canara Bank, BOB, IOB, PNB & UCO have also implemented the Govt. of Assam order and pension is being paid at enhanced rate by them. All other Banks dealing with pensioners have been sensitized regarding the same and confirmation regarding implementation of the Govt. of Assam order is awaited.</p>
5	<p>GOVERNMENT SPONSORED SCHEMES (GSS): Chief Secretary took serious note of the non-financing in Govt. Sponsored Schemes by the private Banks in the State and urged them to improve their performance in this fiscal.</p>	<p>Private Banks</p>	<p>Banks have taken cognizance of the concern and assured taking concerted efforts to improve their performance in the schemes. Banks like IDBI, Axis, ESAF, NESFB have sanctioned and disbursed GSS schemes viz. MUDRA, PMEGP, NRLM, NULM and PM SVANidhi. NESFB has achieved its target under PM SVANidhi and ASRLM sponsored a/c. FED, HDFC, ICICI, UJJ have incorporated targets under GSS. The current position of GSS as on 30.06.2022 is placed under Agenda No. 6 for discussion today.</p>
6	<p>JAN SURAKSHA SCHEMES (JSS): CGM, SBI requested the Banks to ramp up the Jan Suraksha Scheme Enrolment Plans through digital campaign and periodic physical camps/drives in coordination with various line departments at District & Block level and requested the Govt. of Assam to support the Banks in organising awareness camps and mobilising proposals under the scheme as the campaign period is now extended to 30.09.2024.</p>	<p>All Banks</p>	<p>In most of the districts, Banks are conducting Financial Literacy Camps and digital camps with the help of NABARD & LDMs. CFL centres of PNB are also conducting door to door FLCs. Also, CSPs have been given targets to cover their customers under the scheme. BOI is doing more CSR/FLC and appointing another 200 BCs in various unbanked area. The Banks like CAN, CBI, ESAF, FED, HDFC, ICICI, IOB, NESFB, PSB, UJJ have confirmed having organized camps regularly. SBI has launched various campaigns like Anchor Month, Jansuraksha Divas under the scheme.</p>

7	ASPIRATIONAL DISTRICTS: Chief Secretary, Govt. of Assam informed the house that the programme in the Aspirational Districts is under the constant monitoring at the apex level. He asked the Banks to improve the banking parameters in these districts.	All Banks in Aspirational Districts & the concerned Depts., Govt. of Assam)	AGVB, BOI have informed that more FLCs will be conducted in the Aspirational Districts. Central Bank of India is organising fortnightly credit camps in all aspirational districts. Other banks are providing all liabilities and asset products in these districts with particular focus on Social Security Schemes and Priority Sector Loans.
8	PM SVANidhi: Chief Secretary urged all the Banks to complete sanction/ disbursement of all the pending cases under PM SVANidhi scheme on mission mode.	All Banks	Banks like CBI and UCO are organizing weekly camps to speed up the sanctioning and disbursal in PM Svanidhi. All banks are also focusing on disbursing all the eligible pending cases. As on date a total no. of 64,437 applications disbursed under PM SVANidhi scheme against 52,574 as on 31.03.2022.
9	PM-KISAN: All the Banks were asked to expedite the Aadhaar seeding process in respect of farmers' accounts once the farmers submit the same to the Bank.	All Banks	Credit -cum awareness camps are conducted across the state to educate farmers by SBI . As on 31.05.2022, 23% of KCC account holders are seeded with Aadhar by SBI . BOB had arranged camps to submit Aadhar details for seeding. The process of Aadhar seeding of PM Kisan Beneficiaries, is being carried out in all the banks. The help of BC channels is being taken to expedite the process. The progress of the banks is being monitored in DCC meetings.
10	PM-KISAN: Additional Chief Secretary & APC, Agriculture Dept, Govt. of Assam urged the Banks to issue more and more KCC through schemes like KCC(AH&DF), Kisan Bhagidari Prathmikta Hamari to increase the coverage of KCC holders in the State.	All Banks	SBI is regularly conducting virtual meetings with the operating functionaries as well as the LDMs for timely disposal of applications uploaded in the national portal. UCO Bank has conducted sensitization programs in districts to create awareness on KCC (AH & DF). Instructions have been issued by the Banks to their branches to sanction all eligible KCC (AH&DF) within the stipulated time norm. Under Kisan Bhagidari Prathmikta Hamari campaign sensitization programs have been conducted in various districts by the banks to create awareness about KCC including Animal Husbandry, Dairy and Fishery in the state.
11	DIGITAL PAYMENTS: Commissioner & Secretary, Finance informed the house that under Digital India Initiative, Govt. of Assam urged all the Banks to accept GRAS NEFT Challans and all the Banks to opt for e-payment of State Govt. Taxes like professional taxes and link Aadhaar & Mobile numbers of the Pensioners under the Jeevan Pramaan Scheme.	All Banks	BOM, CAN, HDFC, SBI, PNB have adopted digital payment systems and are accepting GRAS NEFT Challans. Authorized branches are doing e-payment of state Govt. taxes. Also, Aadhar and mobile numbers of the pensioners are being linked under Jeevan Praman Scheme.
12	DATA INTEGRITY & SANCTITY: Deputy General Manager, RBI reminded the Banks that they should take utmost care in uploading/ submitting correct data and on timely submission or uploading of data within the stipulated timeline	All Banks	Data integrity and sanctity is being regularly discussed in all the fora of SLBC and Sub-committee meetings. Banks have confirmed that data sanctity and Integrity is given top priority before uploading data in the portal. SLBC conducted a virtual meeting of all the member Banks on 5 th Apr'22 in this regard.

AGENDA- 2

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.06.2022: -

(Amount in ₹Crores)

	As on 30 th Jun'21	As on 31 st Mar'22	As on 30 th Jun'22	YoY growth	YoY Growth in %	QoQ growth	QoQ Growth in %
Deposits	1,71,783	1,92,149	1,90,391	18,608	11	-1,758	-1
Advances	95,182	1,04,291	1,05,180	9,998	10	889	1
CD Ratio	55.40	54.28	55.24				

There is a YoY growth of ₹ 18,608 Cr (10%) in Deposit and ₹ 9,998 Cr (10%) in Advance. During FY 2022-23, 13 Banks reported –ve growth in credit. Major –ve growth Banks are **Bandhan Bank (₹ -932 Cr)**, **NESFB (₹ -190 Cr)** and **BOM (₹ -80 Cr)**.

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.06.2022: -

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
BAND	255	USFB	0.25
IDFC	224	SIB	16
BOM	192	KMB	29
INDUS	153	UNI	29
ESAF	137	UCO	34

c) **BANK-WISE CD RATIO AS ON 30.06.2022: -**

CD Ratio	No. of Banks	Name of Banks
Below 40%	8	USFB, SIB, KMB, UNI, UCO, IDBI, CBI, PSB
40%-60%	11	BOI, JSF, IOB, SBI, PNB, FED, BOB, AGVB, CAN, AACB, IND
Above 60%	12	BOM, AXIS, BANDHAN, ESAF, HDFC, ICICI, IDFC, INDUS, KBL, NESFB, UJJ, YES

d) **DISTRICT-WISE CD RATIO AS ON 30.06.2022: -**

CD Ratio above 60%: 12 Districts		CD Ratio from 40% to 60%: 19 Districts		CD Ratio below 40%: 2 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio
Westkarbi	90	Sonitpur	59	Hojai	38
Lakhimpur	81	Majuli	58	Karimganj	34
Dhemaji	75	Bongaigaon	58	Dimahasao	32
Morigaon	72	Biswanath	58		
Kamrup	71	Sibsagar	58		
Golaghat	69	Jorhat	56		
Udalguri (AD)	68	Tinsukia	53		
Karbianglong	66	Goalpara(AD)	52		
Nagaon	65	Dhubri(AD)	52		
Baksa(AD)	65	Chirang	52		
Darrang(AD)	63	Dibrugarh	47		
Nalbari	62	Kamrupmetro	47		
Barpeta(AD)	61	Kokrajhar	45		
		Cachar	45		
		Charaideo	43		
		Hailakandi(AD)	43		
		Southalmara	42		

(*AD : Aspirational District)

11 Districts have registered progress in CD Ratio in Jun'22 quarter over Mar'22 quarter, notably **Karbianglong (increased by 7%), Westkarbi (increased by 4%), Majuli (increased by 3.11%)**.

AGENDA-3

ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS UPTO 30.06.2022:

Sector	(Amount in ₹Crores)					
	FY 2021-22			FY 2022-23		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	16745	5796	35%	10461	1300	12%
Crop Loan (Out of Agri)	10066	1892	19%	5187	353	7%
MSME	10791	10756	100%	11208	4827	43%
Other Priority Sector	3618	3516	97%	3528	354	10%
Total	31154	20067	64%	25197	6481	26%

Total ACP achieved amount upto June 22 in FY 2022-23 is ₹ 6,481 Crores (26% in Quarter-I) against ACP achievement of ₹ 4302.93 Crores (14% in Quarter-1) upto June 2021 in FY 2021-22.

HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE OF THE BANKS DURING FY(2022-23)

5 Banks with the Highest ACP (PS) Performance During the FY(2022-23) (in %)					5 Banks with the Lowest ACP (PS) Performance During the FY(2022-23) (in %)				
Bank	Branches	Target Amount	Achieved Amount	ACP Achieved%	Bank	Branches	Target Amount	Achieved Amount	ACP Achieved%
YES	11	72.13	90.03	124.82	USFB	2	13.30	0	0.00
UNI	89	1041.82	1217.39	116.85	AACB	67	600.66	4.92	0.82
ICICI	76	1063.66	1137.91	106.98	PSB	13	112.94	1.28	1.14
FED	12	242.25	211.27	87.21	SIB	2	22.45	0.28	1.29
IND	113	1085.81	823.78	75.87	UJJ	18	222.90	3.42	1.54

AGENDA- 4

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.06.2022:-

(Amount in ₹Crores)

Sector	O/S as on 30 th Jun'21	O/S as on 31 st Mar'22	O/S as on 30 th Jun'22	YoY Growth	YoY Growth %	QoQ growth	QoQ Growth in %	CY PSL Adv % to Tot Adv	NPA Amt. as on 30 th Jun'22	NPA Amt. as 30 th Jun'22 in %
Agri Total	19,897	20,422	20,359	462	2.26	-63	-0.30	19.35	3389	16.64
Crop loan (out of Agri loan)	5,760	6485	6447	687	10.65	-38	-0.58	6.12	1890	29.31
MSME	25,039	25866	26,916	1,877	6.97	1,050	3.90	25.59	2976	11.05
Other Priority Sector	10,645	14280	13,203	2,558	19.37	-1077	-8.15	12.55	898	6.80
Total PSA	55,580	60,568	60,478	4,897	8.09	-90	-0.68	57.49	7263	12.00

The Priority Sector Advance has increased from ₹ 55,580 Cr. as on Jun'21 to 60,478 Cr. as on Jun'22 i.e., a YoY growth of ₹ 4,897 Cr (8%). In quarter-I there is negative growth of ₹ 90 Cr. . Major –ve growth Banks are Bandhan Bank with ₹ -927 Cr., UCO Bank with ₹ - 184 Cr. and Bank of Maharashtra with ₹ -161 Cr.

Total priority sector advances for the State of Assam stood at 57% of the total advances at the end of Jun'22 quarter. RBI benchmark in PSA is 40%.

(i) **AGRICULTURAL ADVANCES (PS):**

There is a YoY growth of ₹ 462 Crore in Agri Priority Sector Advances in the Jun'22 quarter.

The priority sector Agricultural Advances of ₹ 20,359 Cr. as on Jun'22 Qtr. stands at 19.35% of the total advances against RBI benchmark of 18%.

(ii) **MSME SECTOR AS ON 30.06.2022:-**

(Amount in ₹Crores)

Sub-Segment	O/S as on 30 th Jun'21	O/S as on 31 st Mar'22	O/S as on 30 th Jun'22	YoY Growth	QoQ growth	NPA Amt.	NPA Amt in %
Micro	15,819	13,286	13,644	-2,175	358	1,792	13
Small	5,946	8,741	9,386	3,440	645	880	9
Medium	2,417	2,908	2,943	526	35	131	4
Other	857	932	943	86	11	172	18
Total	25,039	25,866	26,916	1,877	1,049	2,975	11

There is a YoY growth of ₹ 1,877 Cr in MSME in Jun'22 over Jun'21 and QoQ growth of ₹ 1,049 Cr in MSME in Jun'22 quarter over Mar'22 quarter.

–ve YOY growth in under Micro segment due to Bandhan Bank (₹ -4027 Cr), UCO (₹ -422 Cr) and IDFC (₹ -333 Cr).

AGENDA- 5**PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.06.2022:-****(Amount in ₹ Crores)**

MUDRA	O/S as on 30th Jun'21		O/S as on 31st Mar'22		O/S as on 30th Jun'22		YoY Growth	QoQ Growth	NPA as on 30.06.2022	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	NPA Amt in %
Shishu	5,45,962	1,474	4,37,768	897	5,79,791	1,175	-299	278	363	31%
Kishore	3,76,951	3,830	3,66,032	3,526	4,90,087	4,228	398	702	1023	24%
Tarun	22,426	1,220	33,555	1,450	39,466	1,734	514	284	190	11%
Total	9,45,339	6,523	8,37,355	5,873	11,09,344	7,141	613	1,264	1,576	22%

There is a YoY growth of Rs 613 Cr & QoQ growth of ₹ 1,264 Cr in MUDRA in Jun'22 quarter.

-ve YOY growth in under Shishu segment due to **Bandhan Bank (₹ -423 Cr)**, **Ujjivan (₹ -137 Cr)** and **Indusind (₹ -23 Cr)**.

AGENDA-6**GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2022-23) & O/S AS ON 30.06.2022:****(Amount in ₹Crores)**

Schemes	Annual Target for FY(2022-23)		Disbursement (Quarter-I)		Achievement (Quarter-I) %		O/S as on 30 th June 2022		NPA as on 30 th June 2022	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amt.	NPA Amt in %
NRLM	1,34,430	1540	16,948	446.16	13%	29%	1,15,858	1479.33	39.67	3%
NULM	1,493	29.30	571	15.02	38%	52%	5,467	84.52	4.30	5%
PMEGP(in margin money)	8,751	275.93	692	12.12	8%	4%	34,507	550.06	261.24	47%
SUI	NA	NA	244	31.99	NA	NA	1,830	201.24	15.34	7%

NRLM bank wise report available in page No. 60 of the Booklet.

NULM bank wise report available in page No. 65 of the Booklet.

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 30.06.2022:

SI No.	Scheme	Public Bank	Private Bank	Co-operative Bank
1	NRLM	NA	BAND, ESAF, FED, HDFC, ICICI, IDFC, INDUS, JSF, KBL, KMB, SIB, UJJ, USFB, YES	NA
2	NULM	BOM	AXIS, BAND, ESAF, HDFC, ICICI, IDFC, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, USFB, YES	NA
3	PMEGP	NA	BAND, ESAF, IDFC, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, USFB, YES	APEX Bank
4	SUI	IOB	AXIS, BAND, ESAF, FED, ICICI, IDFC, JSF, NESFB, SIB, UJJ, USFB, YES	APEX Bank

AGENDA- 7**STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:****(a) FINANCIAL LITERACY CAMPS HELD DURING THE FY (2022-23):**

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2021-22)	FY (2021-22)
June	84	612
Sept	373	-
Dec	457	-
March	718	-
Total No. of FLC Camps	1,632	612

(b) STATUS OF 100% DIGITISATION:

MAJULI DISTRICT DIGITIZATION PROGRESS REPORT AS ON 30th June, 2022								
Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% Coverage	Out of total no. of women accounts, no of women accounts covered	% Coverage for women accounts		No. of accounts covered	% Coverage
1,90,149	92,749	94,351	49.62%	47,208	50.90%	1,913	551	58.68%

(c) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 30.06.2022:

SI No.	Account Type	Cumulative Numbers				
		As on Mar'20	As on Mar'21	As on Mar'22	As on Jun'22	YoY Growth in enrollments during FY 2021-22
1	PMJDY	1,63,26,240	1,82,63,197	2,01,66,597	2,03,62,494	1,95,897
2	PMJJBY	11,66,306	12,12,497	22,10,162	36,09,431	13,99,269
3	PMSBY	32,21,221	33,67,251	63,06,716	90,26,853	27,20,137
4	APY	3,72,700	5,74,929	8,12,314	8,64,957	52,643

AGENDA- 8

RSETI: There are 26 RSETIs in Assam.

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE FOR THE PERIOD FROM 01/04/2022 to 30/06/2022							
SI No.	Bank	RSETI District	TOTAL TRAINED	TOTAL SETTLED	TOTAL SETTLED %	CREDIT LINKAGE	CREDIT LINKAGE % (G/E*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1	AGVB	BONGAIGAON	43	22	51.16	13	59.09
2	AGVB	JORHAT	122	0	0	0	0
3	AGVB	KAMRUP	236	0	0	0	0
4	AGVB	KAMRUP (METRO)	73	4	5.48	0	0
5	AGVB	SONITPUR	81	65	80.25	20	30.77
6	CBI	TINSUKIA	21	0	0	0	0
7	PNB	CACHAR	35	9	25.71	8	88.89
8	PNB	DHEMJI	38	38	100	17	44.74
9	PNB	DIBRRUGARH	93	0	0	0	0
10	PNB	GOLAGHAT	135	37	27.41	0	0
11	PNB	KARIMGANJ	76	15	19.74	1	6.67
12	PNB	LAKHIMPUR	112	0	0	0	0
13	PNB	MORIGAON	168	0	0	0	0
14	PNB	SIVSAGAR	155	36	23.23	0	0
15	SBI	BAKSA	140	63	45	20	31.75
16	SBI	CHIRANG	138	32	23.19	1	3.13
17	SBI	DIMA HASAO	143	69	48.25	62	89.86
18	SBI	KARBI ANGLONG	152	54	35.53	6	11.11
19	SBI	UDALGURI	134	116	86.57	38	32.76
20	UCO	BARPETA	309	0	0	0	0
21	UCO	DHUBRI	140	0	0	0	0
22	UCO	GOALPARA	254	97	38.19	95	97.94
23	UCO	KOKRAJHAR	186	30	16.13	5	16.67
24	UCO	DARRANG	213	0	0	0	0
25	UCO	NALBARI	73	0	0	0	0
26	RUDSETI	NAGAON	158	135	85.44	6	4.44
TOTAL:			3428	822	23.98	292	35.52

Total trained candidates are 3,428, out of which 822 candidates have been settled i.e., 24%. Out of 822 settled candidates, 292 candidates are having credit linkage @ 35.52%.

REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:

The claims for reimbursement of training expenses amounting to **Rs 2.54 Cr** pertaining to SBI as on 30.06.2022 are pending with ASRLM. SLBC has already taken up the matter with ASRLM. However, no response has been received from ASRLM in this regard.

AGENDA-9

ASPIRATIONAL DISTRICTS' (ADs) PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 30.06.2022

SI No.	District Name	Branch Network as on 30.06.2022			CD Ratio-1		During the FY ACP Achv%	
		Total Branch	Total ATM	Total CSP	As on 31st Mar'22	As on 30th Jun'22	FY 2021-22	FY 2022-23
1	Baksa	55	39	331	66	65	34	27
2	Barpeta	123	142	1,148	63	61	48	16
3	Darrang	70	91	891	66	63	50	24
4	Dhubri	83	81	1,194	56	52	31	09
5	Goalpara	67	71	629	52	52	39	74
6	Hailakandi	44	76	288	43	42	39	19
7	Udalguri	46	65	345	69	68	25	13
	7 ADs Total	488	565	4,826	59	57	39	16
	All Districts	2,992	4,064	19,132	51	52	64	26

**ASPIRATIONAL DISTRICTS' (ADs): PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETRS:
(Amount in ₹Crores)**

Sl No.	District Name	O/S Amount in ₹Crores					
		KCC O/S Amt.		PMEGP O/S Amt.		MUDRA O/S Amt.	
		As on 31st Mar'22	As on 30th Jun'22	As on 31st Mar'22	As on 30th Jun'22	As on 31st Mar'22	As on 30th Jun'22
1	Baksa	121	122	21	19	64	85
2	Barpeta	369	375	31	34	313	385
3	Darrang	214	211	15	15	157	175
4	Dhubri	161	155	27	26	265	326
5	Goalpara	128	128	12	12	133	177
6	Hailakandi	97	98	12	12	118	125
7	Udalguri	209	194	27	27	59	151
	7 ADs Total	1,299	1,283	145	146	1,108	1,425
	All Districts	6,373	6,345	548	550	5,873	7,137
	Ratio of 7 ADs to All Districts	20.38	20.22	26.55	26.54	18.86	19.96

ASPIRATIONAL DISTRICTS: SOCIAL SECURITY SCHEMES (IN CUMULATIVE NOS.)

Sl No.	District Name	PMJDY		PMJJBY		PMSBY		APY	
		As on 31st Mar'22	As on 30th Jun'22	As on 31st Mar'22	As on 30th Jun'22	As on 31st Mar'22	As on 30th Jun'22	As on 31st Mar'22	As on 30th Jun'22
1	Baksa	518333	520061	44867	72261	129768	191020	20879	20855
2	Barpeta	1464983	1485759	103322	175588	386377	585285	42475	48370
3	Darrang	865105	869009	74246	119996	220205	310614	21432	22540
4	Dhubri	1384153	1398111	84969	143850	369069	547148	35267	37812
5	Goalpara	681856	687368	60071	94713	242479	357720	23182	24931
6	Hailakandi	453759	460162	34919	49501	104859	143580	14017	14529
7	Udalguri	639696	636781	66031	121495	154307	248845	17494	15635
	7 ADs Total	6007885	60,57,251	468425	7,77,404	1607064	23,84,212	174746	1,84,672
	All Districts	20166597	20362494	22,10,162	36,09,431	63,06,716	90,26,853	8,12,314	8,64,957
	Ratio of 7 ADs to All Districts	29.79	29.74	21.19	21.53	25.48	26.41	21.51	21.35

AGENDA- 10

SATURATION DRIVE FOR JAN SURAKSHA SCHEME:

Saturation drive for Jan Suraksha Scheme has been extended upto 30.09.2024. The timeline for achieving the targets is as follows: -

Period	Target to Achieve
Upto Sep'22	40% of the Total Target
Upto Sep'23	70% of the Total Target
Upto Sep'24	100% of the Total Target

- a) The achievement of Banks in saturation drive for Jan Suraksha Scheme in Assam as on 28.09.2022 is given below: -

PMJJBY				PMSBY			
Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 28.09.2022	Achievement %	Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 28.09.2022	Achievement %
27,96,763	11,18,705	5,30,671	47%	30,76,412	12,30,565	12,36,391	100%

- b) Claim settlement Status as on 28.09.2022:

	PMJJBY	PMSBY
Total Claim	751	9018
Settled	550	8095
Rejected	100	774
Pending	101	149

AGENDA- 11: MISCELLANEOUS:

a) Setting up of Brick-and-Mortar Branches in Unbanked Village (DFS instruction):

- In terms of VC with all MD & CEO of Banks on 01.07.2022 by DFS and letter No. F. No. 21(23)/2014-FI (Mission) dated 05.08.2022 issued by DFS, 15 villages were identified for setting up of Brick-and-Mortar Branches in Assam. Accordingly, Villages were allotted. The bank wise allotment and present status is as under:

Sl No	District Name	Village Name	Bank allotted
1	Baksa	Simlabari	UCO Bank
2	Baksa	Barikadanga	Punjab National Bank
3	Baksa	Baganpara	State Bank of India
4	Baksa	Boglamari	UCO Bank
5	Baksa	Odala	Punjab National Bank
6	Barpeta	Mowkhowa Char N.C.	UCO Bank
7	Barpeta	Citali	State Bank of India
8	Chirang	Hatisar F.V	Union Bank of India
9	Darrang	Algachar N.C.	UCO Bank
10	Goalpara	Khalingduar RF	UCO Bank
11	Hailakandi	Baruncherra F.V.	Assam Gramin Vikash Bank
12	Kamrup	Barduar Tea Garden No.2	UCO Bank
13	Sonitpur	Chari Duar Gaon	AGVB
14	Udalguri	Orangajuli T.E.	State Bank of India
15	Udalguri	Badalapara T.E.	Punjab National Bank

- We have received representation from SBI for change of location of Orangajuli T.E. to Dimakuchi and Mandia Branch is located at 3.5 kms from Citali. So, Citali village may be excluded from unbanked village category.

b) SC-STs CREDIT SHARE IMPROVEMENT

- Guidelines of RBI's master circular relating to SC-STs Credit Share (enclosed)
- All Banks are advised to adopt strategic remedial action plan at field level for implementation of various flagship programs of Govt. of India and Govt. of Assam under Credit to SC/ST.
- As on 30.06.2022, loan disbursed to SC amounting to ₹ 9.22 Cr with the total outstanding of ₹ 71.49 Cr. In regard to this, loan disbursed to ST, banks have disbursed ₹ 451 Cr with the total outstanding of ₹ 3892 Cr.

c) SWAMITVA SCHEME

Swamitva scheme has been launched by GOI with an aim to provide integrated property validation solution for rural India.

- Objective of the scheme is to bring financial stability in Rural India by allowing the people to use their property as "financial assets " for availing loans.
- Letter of IBA in this regard circulated to all member Banks and Revenue Department, Govt. of Assam.
- Banks are requested to point out the challenges/issues faced by the operating units, or any state related specific issues in implementing the scheme and submit the same to SLBC so that the same may be advised to IBA & RBI.

d) Financial Inclusion measures in Tea Estates of Assam

- Deployment of ATMs in the Tea Gardens for the benefit of Tea Estate workers in the state of Assam. Total no. of 156 ATMs installed in various Tea Gardens till now. We inform the House that further 39 sites at various Tea Gardens allotted to different Banks for installation of ATM as per the request of Tea Board of India.
- In 18 Tea Gardens construction process of ATM premises not started yet.
- As per data given by banks, in 17 Tea Gardens, CRAs not feasible for Cash loading.
- In 4 Tea Gardens, authorities denied installation of ATMs.
- All banks are advised to complete installation of ATMs in Tea Garden areas in a time bound manner by resolving underlying issues with Tea Garden Management.

e) **REVIEW OF INACTIVE BCs/CSPs:**

- One of the parameters included in Quality sub index in the Comprehensive Financial index framed by RBI is Inactive Business Correspondent percentage which effectively reflects the percent of BCs working during the said period for a respective Bank. Considering that BCs play a significant role in delivery of financial services at grassroot levels especially in the rural hinterland, it is imperative that their operations are monitored at regular intervals. As such Banks to undertake Review of BCs periodically and put-up detailed report to SLBC for discussion.
- As per 30.06.2022, there are total no. of 19,132 BCs/CSPs available in Assam and out of which total no of Inactive BCs/CSPs are 348 which is **1.82%** of total BCs/CSPs. All the concerned Banks are requested to take necessary steps immediately to activate or replacement of inactive BCs/CSPs.

f) **DAY-NULM TARGETS FOR FY (2022-23):**

- DAY-NULM, Assam has finalized the state wise target for the component "Self-Employment Programme" (SEP) (Individual enterprises, Group enterprises and SHG Bank Linkage) for the FY 2022-23 as follows

SEP-I		SEP-G		SHG Bank Linkage	
Nos	Financial (Amount in Cr)	Nos	Financial (Amount in Cr)	Nos	Financial (Amount in Cr)
600	12	93	9	800	8

g) **PILOT FI GRAM PANCHAYAT CAMPAIGN**

DFS launched of Pilot FI Campaign at 7 Districts throughout india (Barpeta of Assam one of 7 identified Districts). The Campaign was started on 15.10.2022 and it will continue upto 26.11.2022.

Objective of the Campaign:

- To provide bank accounts for every adult and insurance/pension schemes for every eligible individual.
- Expanding the coverage of MUDRA and KCC with focus on farmers engaged in Animal Husbandry, Dairy and Fishery.
- To bring SHG members within the ambit of FI ecosystem of the country.
- There are 98 Gram Panchayats and 74 Bank Branches available in Barpeta District. All the Gram Panchayats were allotted to all the Bank Branches to conduct camps in GPs. Accordingly, as per the allotted list 1st camp in the Barpeta District was conducted on 15.10.2022 at 11 Gram Panchayats. The application sourced in the camp on 15.10.2022 is as under:

AS ON 15.10.2022	PMJDY	PMJBY	PMSBY	APY	KCC (AH&DF)	MUDRA	OTHER RETAIL	MOBILE & AADHAAR SEEDED	SMALL A/C TO FULL KYC A/C
CAMP DATA	348	640	765	76	153	16	20	867	28

h) **DATA ON RELIEF MEASURES EXTENDED BY BANKS ON ACCOUNT OF NATURAL CALAMITIES**

- Govt. of Assam vide its Notification No. ECF.215016/2022/27 dated August 2, 2022 have declared 34 districts (except Karbi Anglong district) in the State of Assam to be affected by 'Natural Calamity' on account of floods, which started from April 06, 2022. Further, in the special SLBC meeting held on August 11, 2022 it was decided that the relief measures stipulated in the Master Direction - Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 dated October 17, 2018 will be extended by the eligible financial institutions to the eligible people affected by floods in the aforementioned districts.

Data on relief measures extended by banks on account of natural calamities: State-wise (Amount in Crore)										
Year: 2022-23 Quarter ended September, 2022										
Sl. No.	Bank Name	Outstanding eligible for reschedulement /		Amount restructured /		% Achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance /		
		restructuring		rescheduled				Relending provided		
		No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)	
1	BOB	786	1.62	0	0	0	0	0	0	
2	BOI	668	1.98	0	0	0	0	0	0	
3	BOM	0	0	0	0	0	0	0	0	
4	CAN	1011	14.32	0	0	0	0	0	0	
5	CBI	6023	33.83	0	0	0	0	248	1.54	
6	IND	0	0	0	0	0	0	0	0	
7	IOB	9	0.05	0	0	0	0	0	0	
8	PNB									
9	PSB	0	0	0	0	0	0	0	0	
10	SBI	69186	685.52	0	0	0	0	0	0	
11	UCO									
12	UNI	0	0	0	0	0	0	0	0	
13	AXIS	0	0	0	0	0	0	0	0	
14	BAND	0	0	0	0	0	0	0	0	
15	ESAF									
16	FED	0	0	0	0	0	0	0	0	
17	HDFC	0	0	0	0	0	0	0	0	
18	ICICI	0	0	0	0	0	0	0	0	
19	IDBI	0	0	0	0	0	0	0	0	
20	IDFC	0	0	0	0	0	0	0	0	
21	INDUS	0	0	0	0	0	0	0	0	
22	JSF									
23	KBL	0	0	0	0	0	0	0	0	
24	KMB	395	154.53	0	0	0	0	0	0	
25	NESFB	159765	495.71	145525	446.13	0	0	0	0	
26	SIB	0	0	0	0	0	0	0	0	
27	UJJ	9475	19.97	0	0	0	0	0	0	
28	USFB	0	0	0	0	0	0	0	0	
29	YES									
30	AGVB	0	0	0	0	0	0	0	0	
31	ACAB	398	2.84	0	0	0	0	0	0	

- In this connection, **PNB, UCO, ESAF, Jana SF & YES Bank** haven't submitted the report till date.

AGENDA- 12: ANY OTHER ITEM WITH THE PERMISSION OF THE CHAIR.