

**AGENDA FOR ASSAM SLBC MEETING  
FOR JUN'23 QUARTER**

**ADOPTION OF MINUTES:** The minutes of State Level Bankers' Committee meeting held on **23.06.2023** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

**AGENDA – 1: DISCUSSION ON MARKET INTELLIGENCE ISSUES/CYBER CRIMES(By Guest Speaker)**

**AGENDA -2:**

**a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.06.2023: -**

	As on 30 <sup>th</sup> Jun'22	As on 31 <sup>st</sup> Mar'23	As on 30 <sup>th</sup> Jun'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
<b>Deposits</b>	1,90,392	2,11,370	2,11,867	497	0	21,475	11
<b>Advances</b>	1,05,180	1,22,233	1,27,586	5,353	4	22,406	21
<b>CD Ratio</b>	<b>55.24</b>	<b>57.83</b>	<b>60.22</b>				

(Amount in ₹Crores)

There is a YOY growth of ₹ 21,475 Cr (11%) in Deposit and ₹ 22,406 Cr (21%) in Advance. Bank having major negative YOY growth on Credit is Bandhan (-1,175 Cr). Bank having major negative YOY growth on Deposits is Canara (66 Cr).

Action Taken Report for March'23					
Agenda	BANKS	COMPLIANCE REMARKS			
Banks having less than 50% CD Ratio	Canara Bank, Indian Bank, IDBI, RBL, CBI, PNB, PSB, UCO, Union, SIB, Ujjivan, AGVB, KMB, AU, JSF, Utkarsh, Apex	14 banks i.e., <b>Canara Bank, Indian Bank, IDBI, CBI, PSB, UCO, Union, SIB, Ujjivan, AGVB, AU, JSF, Utkarsh, Apex</b> still having less than 50% CD Ratio as on 30.06.2023. 3 banks i.e., <b>RBL, PNB, KMB</b> have shown improvement in CD Ratio in Jun'23 quarter. <b>However, CD Ratio of 2 Banks i.e South Indian Bank, YES Bank</b> has declined in Jun'23 quarter as compared to Mar'23 quarter.			
Top Performing Branch from AXIS & PNB	AXIS, PNB	<b>Branch name</b>	<b>Deposit(in Cr)</b>	<b>Advance(in Cr)</b>	<b>CD Ratio</b>
		Guwahati Branch (AXIS)	1,040.58	1,172.88	112.71
		Krishnai Branch (PNB)	37.94	29.72	78.36
Low Performing Branch from 3 banks	HDFC, Indian & Bandhan Bank	<b>Branch name</b>	<b>Deposit(in Cr)</b>	<b>Advance(in Cr)</b>	<b>CD Ratio</b>
		Lumding Branch (Indian)	175.51	16.16	9.21
		Sonapur Branch (Bandhan)	6.89	0.25	3.62
		Morigaon Branch (HDFC)	51.00	05.00	9.80

**b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.06.2023: -**

CD Ratio	No. of Banks	Name of Banks (Comparison over Mar'23)
Below 50%	15	<b>AU, USFB (-19), SIB(-1), UNION(+2), CBI(+0.08), APEX(+2), YES(-9), UCO(+1.59), PSB(+3), INDIAN(+3), UJJIVAN(+0.18), CANARA(+1.57), JSF(+5), IDBI(+10.55), AGVB(+1.25)</b>
50%-60%	4	<b>PNB(-2), SBI(+2), KMB(+9), BOI(+1.58)</b>
Above 60%	14	<b>BOB(-10), BOM(+0.07), IOB(-7), AXIS(+2), BANDHAN(-9), FEDERAL(-0.21), HDFC(+6), ICICI(+14), IDFC(+57), INDUSIND(+13), KBL(+5), ESAF(-94), NESFB(+15), RBL</b>

<b>Action Taken Report for March'23</b>		
<b>Agenda</b>	<b>LDMs</b>	<b>COMPLIANCE REMARKS</b>
Districts having less than 40% CD Ratio	Dimahasao, Karimganj	LDM Dimahasao and LDM Karimganj submitted that in special DLRC meeting, it was discussed that Branches would have to improve their Priority sector lending vigorously in addition to normal Personal segment loan.

**c) DISTRICT-WISE CD RATIO AS ON 30.06.2023: -**

<b>CD Ratio above 60%: 20 Districts</b>		<b>CD Ratio from 50% to 60%: 6 Districts</b>		<b>CD Ratio below 50%: 7 Districts</b>	
<b>District</b>	<b>CD Ratio</b>	<b>District</b>	<b>CD Ratio</b>	<b>District</b>	<b>CD Ratio</b>
Morigaon	98.23	Southsalmara	59.63	Kamrupmetro	47.74
Lakhimpur	89.02	Dhubri	58.30	Charaideo	46.51
Westkarbi	87.63	Tinsukia	54.89	Cachar	46.31
Dhemaji	86.83	Hailakandi	53.34	Kokrajhar	46.27
Karbianglong	80.67	Dibrugarh	53.18	Hojai	44.71
Kamrup	79.25	Chirang	51.27	<b>Dimahasao</b>	<b>34.43</b>
Golaghat	78.75			<b>Karimganj</b>	<b>34.11</b>
Udalguri	72.31				
Baksa	71.51				
Nagaon	70.87				
Darrang	67.91				
Barpeta	67.09				
Nalbari	66.31				
Bongaigaon	65.08				
Majuli	64.79				
Somitpur	63.86				
Jorhat	63.02				
Sibsagar	62.55				
Goalpara	62.54				
Biswanath	60.09				

**23 Districts** have registered progress in CD Ratio in Jun'23 quarter over Mar'23 quarter, notably **Morigaon(+26%) & Southsalmara(+7.89%)**.

**2 Districts** have negative growth in CD Ratio i.e. **Dimahasao(-4.89%) & Baksa(-2.53%)**.

**AGENDA-3**

**ANNUAL CREDIT PLAN (ACP): REVIEW OF FY 2023-24 CREDIT DISBURSEMENT BY THE BANKS UPTO 30.06.2023:**

<b>Action Taken Report for March'23</b>		
<b>Agenda</b>	<b>BANKS/LDMs</b>	<b>COMPLIANCE REMARKS</b>
Banks not having 100% ACP achievement	14 Banks: Utkarsh, Apex, Ujjivan, ESAF, PSB, IOB, BOI, AGVB, IDBI, JSF, BOB, CBI, IDFC, BOM	21 banks i.e., RBL, AU, Utkarsh, NESFB, Karnataka Bank, Apex, BOM, BOI, SIB, ESAF, AGVB, PSB, Ujjivan, CBI, Bandhan, IDFC, PNB, JSF, BOB, UCO, IOB have achieved below 20% of ACP Target.
All LDMs to convene a special DLCC meeting to redress the issue of disproportionate allocation of targets under ACP	All LDMs	LDMs submitted that ACP was finalised after discussion with individual Banks. Special DCC meeting was conducted where all Banks were advised to make their specific strategy for achieving targets. They have reported that the ACP 2023-24 was prepared as per PLP made by NABARD

(Amount in ₹Crores)

Sector	FY 2023-2024 upto 30.06.2023		
	Target Amount	Achieved Amount	Achievement %
<b>Agri Total</b>	17,057.64	2,204.97	13%
<b>Crop Loan (Out of Agri)</b>	9,761.85	856.65	9%
<b>MSME</b>	17,168.69	9,664.05	56%
<b>Other Priority Sector</b>	4,080.06	369.52	9%
<b>Total</b>	<b>38,306.39</b>	<b>12,238.55</b>	<b>32%</b>

**4 Banks** have achieved 100% of annual target i.e. YES Bank, HDFC, AXIS & ICICI in 1<sup>st</sup> quarter of the current FY.

**14 Banks** have achieved their annual target below 10% i.e. USFB(0), AU(0), RBL(0), NESFB(0.01%), KBL(2.36%), APEX(3.35%), BOM(5.72%), SIB(6.68%), BOI(6.68%), ESAF(7.21%), AGVB(8.73%), PSB(8.78%) & UJJIVAN(9.68%).

**PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.06.2023:-**

(Amount in ₹Crores)

Sector	O/S as on 30 <sup>th</sup> Jun'22	O/S as on 31 <sup>st</sup> Mar'23	O/S as on 30 <sup>th</sup> Jun'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv	NPA Amt. as on 30.06.2023	NPA Amt. as 30.06.2023 in %
<b>Agri Total</b>	20,359	22,922	23,116	194	0.85	2,757	13.54	18.12	3,594	15.55
Crop loan (out of Agri loan)	6,447	7,324	7,355	31	0.42	908	14.08	5.76	2,375	32.29
<b>MSME</b>	26,916	31,377	33,290	1,913	6.10	6,374	23.68	26.09	5,725	17.20
<b>Other Priority Sector</b>	13,203	11,860	11,389	-471	-3.97	-1,814	-13.74	8.93	693	6.08
<b>Total PSA</b>	<b>60,478</b>	<b>66,159</b>	<b>67,795</b>	<b>1,636</b>	<b>2.47</b>	<b>7,317</b>	<b>12.10</b>	<b>53.14</b>	<b>10,012</b>	<b>14.77</b>

The Priority Sector Advance has increased to ₹ **67,795 Cr.** as on **Jun'23** i.e., a **YOY growth of ₹ 7,317 Cr (12%)** and stood at **53%** of the total advances against RBI benchmark (40%).

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

There is a QoQ growth of ₹ **194 Cr** in **Agri Priority Sector Advances** in Jun'23 quarter and the YOY growth during FY 2023-2024 is ₹ 2,757 Cr.

The priority sector Agricultural Advances of ₹ 23,116 Cr. as on Jun'23 Qtr. stands at 18% of the total advances.

24 Banks having PSA in Agri less than 18%: BOB, BOI, BOM, CANARA, IOB, PSB, SBI, UCO, AXIS, Bandhan, Federal, HDFC, ICICI, IDFC, IDBI, Indusind, KBL, KMB, SIB, YES, AU, Ujjivan, USFB.

**(ii) MSME SECTOR AS ON 30.06.2023: -**

(Amount in ₹Crores)

Sector	O/S as on 30 <sup>th</sup> Jun'22	O/S as on 31 <sup>st</sup> Mar'23	O/S as on 30 <sup>th</sup> Jun'23	QoQ Growth	YOY growth	NPA Amt.	NPA Amt in %
<b>Micro</b>	13,644	16,585	17,904	1,319	4,260	4,097	23
<b>Small</b>	9,386	9,931	10,426	495	1,040	1427	14
<b>Medium</b>	2,943	3,537	3,625	88	682	179	5
<b>Other</b>	943	1,323	1,335	12	392	23	2
<b>Total</b>	<b>26,916</b>	<b>31,377</b>	<b>33,290</b>	<b>1,913</b>	<b>6,374</b>	<b>5,726</b>	<b>17</b>

There is a QoQ growth of ₹ **1,913 Cr** in MSME in Jun'23 over Mar'23 and YOY growth of ₹ **6,374 Cr** in MSME in Jun'23 quarter over Jun'22 quarter.

**AGENDA- 4****PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.06.2023: -****(Amount in ₹ Crores)**

MUDRA	O/S as on 30th Jun'22		O/S as on 31st Mar'23		O/S as on 30th Jun'23		YoY Growth	QoQ Growth	NPA as on 30.06.2023	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	%
<b>Shishu</b>	5,79,739	1,175	6,20,619	1,618	5,82,654	1,067	-108	-551	305	29%
<b>Kishore</b>	5,00,281	4,421	6,58,694	5,440	6,70,189	5,141	720	-299	1108	22%
<b>Tarun</b>	30,317	1,705	35,981	1,910	37,539	1,852	147	-58	215	12%
<b>Total</b>	<b>11,10,337</b>	<b>7,301</b>	<b>13,15,294</b>	<b>8,968</b>	<b>12,90,382</b>	<b>8,060</b>	<b>759</b>	<b>-908</b>	<b>1,628</b>	<b>20%</b>

There is a YoY growth of Rs **759**. Banks having major negative QoQ growth on PMMY are Bandhan (-394 Cr), Ujjivan (-327.56), CBI(-153 Cr).

**AGENDA- 5****GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2023-24) & O/S AS ON 30.06.2023**

Action Taken Report for March'23		
Agenda	BANKS	COMPLIANCE REMARKS
All Banks having at least any Nil GSS(NRLM, NULM, PMEGP, SHG, SUI)	AXIS, BAND, FED, HDFC, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, UJJ, USFB, APEX	Despite the assurance to come out of NIL zone in Govt. Sponsored Schemes, the Banks with NIL disbursement in one or more GSS as on Mar'23 quarter (i.e. Axis, Bandhan, Federal, HDFC, ICICI, IDFC, Indusind, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, Ujjivan, Utkarsh, Apex), are yet to finance one or more GSS loans as on 30th Jun'23.

**i) NRLM, NULM, PMEGP, SUI****(Amount in ₹Crores)**

Schemes	Target for FY(2023-24)		Disbursement		Achievement %		O/S as on 30th Jun 2023		NPA as on 30th Jun 2023	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	Amt.	%
<b>NRLM</b>	1,76,649	4,097.73	39,433	350.34	22%	9%	1,82,622	2,959.83	33.64	1%
<b>NULM</b>	1,493	29.30	445	8.95	30%	31%	8,334	138.30	4.93	4%
<b>PMEGP</b>	7,160	582.10	1,090	30.09	15%	5%	30,391	592.19	239.28	40%
<b>SUI</b>	NA	NA	202	31.93	NA	NA	1,910	282.54	23.14	8%

**ii) PM SVANidhi**

Action Taken Report for March'23		
Agenda	BANKS	COMPLIANCE REMARKS
Bank's strategy to achieve PM SVANidhi Target	All member banks	Indusind, Bandhan, YES, Ujjivan, KMB, AXIS, ICICI, Apex, SIB, Federal, NESFB have low performance in PMSVANidhi.

PMSVANidhi Progress report as on 05.10.2023 for Assam				
Tranche	Target upto 31.12.2023	Total Eligible Application	Disbursed	Achievement in %
1st Tranche	1,00,000	1,14,401	1,00,108	100
2nd Tranche	42,830	31,509	25,989	68
3rd Tranche	2,790	2,267	2,211	79
<b>Total</b>	<b>1,45,620</b>	<b>1,48,177</b>	<b>1,28,308</b>	<b>88</b>

iii) **PMFME Progress as on 30.09.2023**

<b>Action Taken Report for March'23</b>		
<b>Agenda</b>	<b>BANKS</b>	<b>COMPLIANCE REMARKS</b>
Bank's strategy to achieve PMFME Target	All member banks	Despite the assurance to come out of NIL zone in Govt. Sponsored Schemes, the Banks with NIL disbursement in PMFME i.e., Bandhan, Federal, ICICI, IDBI, Indusind, KBL, KMB, NESFB, PSB, SIB, YES are yet to finance PMFME loans as on 30th Jun'23.

<b>PMFME Application Status in Assam by Bank as on 30.09.2023</b>									
<b>Sl. No</b>	<b>Bank Name</b>	<b>Target</b>	<b>Total Sourced Application</b>	<b>Total Sanctioned</b>	<b>Total Disbursed</b>	<b>Achievemnt in %</b>	<b>Loan Rejected</b>	<b>Loan Rejected %</b>	<b>Loan Application under process</b>
1	State Bank of India	1,414	2260	224	183	13	1705	75	331
2	Punjab National Bank	1,019	959	176	142	14	679	71	104
3	AGVB	723	1319	141	110	15	1011	77	167
4	UCO Bank	498	589	117	84	17	429	73	43
5	Canara Bank	367	293	58	56	15	226	77	9
6	Union Bank of India	310	248	55	39	13	169	68	24
7	Bank of India	196	161	39	35	18	115	71	7
8	Indian Overseas Bank	146	107	39	31	21	66	62	2
9	Indian Bank	391	206	50	28	7	138	67	18
10	Central Bank of India	352	341	42	27	8	282	83	17
11	Bank of Baroda	182	105	9	8	4	80	76	16
12	Assam Coop Apex Bank	77	77	6	5	6	24	31	47
13	HDFC Bank	168	243	3	2	1	65	27	175
14	Bank of Maharashtra	46	10	1	1	2	7	70	2
15	Bandhan Bank Limited	56	70	0	0	0	0	0	70
16	Federal Bank	41	2	0	0	0	0	0	2
17	ICICI Bank Limited	24	20	0	0	0	4	20	16
18	IDBI Bank	63	53	0	0	0	17	32	36
19	Indusind Bank	102	2	0	0	0	0	0	2
20	Karnataka Bank Limited	10	1	0	0	0	0	0	1
21	Kotak Mahindra Bank	18	3	0	0	0	0	0	3
22	NESFB	83	61	0	0	0	6	10	55
23	Punjab & Sindh Bank	46	19	0	0	0	9	47	10
24	South Indian Bank	5	0	0	0	0	0	0	0
25	YES Bank	42	1	0	0	0	1	100	0
<b>Total</b>		<b>6,379</b>	<b>7,150</b>	<b>960</b>	<b>751</b>	<b>12</b>	<b>5,033</b>	<b>70</b>	<b>1,157</b>

**BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 30.06.2023:**

<b>Sl No.</b>	<b>Scheme</b>	<b>Public Bank</b>	<b>Private Bank</b>	<b>SFBs</b>	<b>Co-operative Bank</b>
1	<b>NRLM</b>	NA	AXIS, Bandhan, Federal, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JanaSF, Ujjivan, Utkarsh	NA
2	<b>NULM</b>	NA	AXIS, Bandhan, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JanaSF, NESFB, Ujjivan, Utkarsh	NA
3	<b>PMEGP</b>	NA	Bandhan, Federal, HDFC, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JanaSF, NESFB, Ujjivan, Utkarsh	NA
4	<b>SUI</b>	NA	AXIS, Bandhan, Federal, IDFC, KBL, RBL, SIB, YES	AU, ESAF, JanaSF, NESFB, Ujjivan, Utkarsh	APEX Bank
5	<b>PMSVANidhi</b>	NA	IDFC, INDUS, KMB, RBL	AU, ESAF, Utkarsh	NA
6	<b>PMFME</b>	PSB	Bandhan, Federal, ICICI, IDBI, INDUS, KMB, KBL, SIB, YES	AU, ESAF, JanaSF, NESFB, Ujjivan, Utkarsh	NA

**AGENDA- 6****STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:****i) FINANCIAL LITERACY CAMPS HELD DURING THE FY (2023-2024):**

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2022-23)	FY (2023-24)
June	612	1,225
Sept	984	
Dec	1,072	
March	895	
<b>Total No. of FLC Camps</b>	<b>3,563</b>	<b>1,225</b>

**ii) STATUS OF 100% DIGITISATION:**

Action Taken Report for March'23									
Agenda	BANKS	COMPLIANCE REMARKS							
100% Digitization of Majuli District:	Canara, PNB, SBI, UCO, AXIS, Bandhan, HDFC, ICICI, IDBI, IDFC, Indusind, NESFB, AGVB	In Majuli District, 92% target has been achieved. However, 3 banks Canara, PNB & Bandhan Bank have achieved below 80%. As per RBI circular, it has been decided that all districts are to achieved 100% digitization by 31.03.2025. In Sub-committee meeting held on 11.09.2023, Nodal bank for all 33 districts has been assigned to achieve 100% digitization for all districts in Assam.							
MAJULI DISTRICT									
Sr. No.	Name of the Banks	Digital coverage for individuals (Savings Accounts)				Digital coverage for Businesses (Current Accounts)			
		Total No of 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)		No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	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 Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
			No. of Accounts covered	% coverage			No. of accounts covered	% coverage	
1	CAN	4,438	3,761	84.75	491	281	245	87.19	22
2	PNB	32,460	26,533	81.74	1,169	159	88	55.35	46
3	SBI	33,891	33,569	99.05	335	294	258	87.76	20
4	UCO	30,625	30,148	98.44	20,573	50	50	100.00	64
5	AXIS	3,420	3,207	93.77	445	210	190	90.48	25
6	BANDHAN	250	220	88.00	0	40	39	97.50	2
7	HDFC	1,480	1,480	100.00	339	69	69	100.00	7
8	NESFB	1,989	1,989	100.00	2	83	83	100.00	0
9	AGVB	77,753	69,989	90.01	20,512	96	87	90.63	0
<b>Total</b>		<b>1,86,306</b>	<b>1,70,896</b>	<b>91.73</b>	<b>43,866</b>	<b>1,282</b>	<b>1,109</b>	<b>86.51</b>	<b>186</b>

**iii) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 30.06.2023:**

Sl No.	Account Type	Cumulative Numbers			QoQ Growth in Enrolments
		As on Jun'22	As on Mar'23	As on Jun'23	
1	PMJDY	2,03,62,494	2,17,43,638	2,24,72,368	7,28,730
2	PMJJBY	36,09,431	24,73,338	28,22,473	3,49,135
3	PMSBY	90,26,853	63,47,258	68,13,986	4,66,728
4	APY	8,64,957	11,16,917	11,76,315	59,398

**iv) JAN SURAKSHA CAMPAIGN FROM 01.10.2023 TO 31.12.2023:**

In order to achieve saturation under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), an intensive three months saturation campaign was rolled out from 01.10.2023 to 31.12.2023 by the Department of Financial Services (DFS), Ministry of Finance at the Gram Panchayat level across all districts in the state by the banks with active participation of the District administration to ensure that benefits of the two Jan Suraksha schemes PMJJBY and PMSBY reach the masses.

Lead District Managers (LDMs) are leading the campaign in consultation with District Collector of the district. Line Ministries of Government of India have been advised to utilize their field functionaries for identification and mobilization of the Scheme beneficiaries for enrolment. District wise target has been circulated to all LDMs.

PMJJBY				PMSBY			
Saturation Target upto Sep'24	Target upto Sep'23	Achievement as on 31.08.2023	Achievement % as on 31.08.2023	Saturation Target upto Sep'24	Target upto Sep'23	Achievement as on 31.08.2023	Achievement % as on 31.08.2023
27,96,763	19,57,734	7,67,103	39%	30,76,412	25,55,053	21,07,508	82%

**a) Claim settlement Status as on 30.09.2023:**

	PMJJBY	PMSBY
<b>Total Claim</b>	4,591	306
<b>Settled</b>	4,126	188
<b>Rejected</b>	433	47
<b>Pending</b>	32	71

**AGENDA-7**

**ASPIRATIONAL DISTRICTS' (ADs) & ASPIRATIONAL BLOCKS' PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 30.06.2023**

Action Taken Report for March'23		
Agenda	BANKS	COMPLIANCE REMARKS
Aspirational Districts' (ADs) & Mission Utkarsh District	LDMs of Baksa, Barpeta, Darrang, Dhubri, Goalpara, Hailakandi, Udalguri, Kokrajhar	LDMs submitted that the following strategies have been adopted to achieve the targets: 1) Preparation of Schedule GP wise 2) Conduct of camp as per schedule 3) Distribution of Leaflets 4) Miking for camp 5) Involvement of CSP

Sl No.	District Name	Branch Network as on 30.06.2023			CD Ratio	During the FY
		Total Branch	Total ATM	Total CSP		ACP Achv%
1	Baksa	57	28	513	72	13
2	Barpeta	124	172	1,788	67	20
3	Darrang	68	106	1,175	68	26
4	Dhubri	88	97	1,881	58	21
5	Goalpara	72	71	825	63	15
6	Hailakandi	45	56	489	53	25
7	Udalguri	49	48	582	72	7
<b>7 ADs Total</b>		<b>503</b>	<b>578</b>	<b>7,253</b>	<b>64</b>	<b>18</b>
<b>All Districts</b>		<b>3,087</b>	<b>4,121</b>	<b>38,771</b>	<b>56</b>	<b>32</b>

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

Sl No.	District Name	OPERATIVE CASA			PMJJBY		
		Target	As on 30th Jun'23	Achievement (%)	Target	As on 30th Jun'23	Achievement (%)
1	Baksa	12,32,770	10,00,768	81	92,870	66,450	72
2	Barpeta	21,97,559	26,31,264	120	1,65,552	1,61,008	97
3	Darrang	12,04,775	14,91,309	124	90,761	98,950	109
4	Dhubri	25,29,260	23,49,975	93	1,90,540	1,32,704	70
5	Goalpara	13,08,168	13,93,853	107	98,550	1,05,199	107
6	Hailakandi	8,55,470	9,34,697	109	64,446	47,058	73
7	Udalguri	10,79,131	11,73,838	109	81,296	94,900	117
Sl No.	District Name	PMSBY			APY		
		Target	As on 30th Jun'23	Achievement (%)	Target	As on 30th Jun'23	Achievement (%)
1	Baksa	2,87,901	1,55,317	54	27,419	25,682	94
2	Barpeta	5,13,218	4,74,315	92	48,878	66,875	137
3	Darrang	2,81,363	2,31,365	82	26,797	34,603	129
4	Dhubri	5,90,684	3,72,991	63	56,256	55,859	99
5	Goalpara	3,05,510	2,60,712	85	29,096	35,562	122
6	Hailakandi	1,99,786	1,25,434	63	19,027	21,332	112
7	Udalguri	2,52,020	1,97,882	79	24,002	23,470	98

**ASPIRATIONAL BLOCKS' PERFORMANCE AS ON 30.06.2023**

Sl No.	District Name	Block Name	Branch Network as on 30.06.2023			CD Ratio As on 30 <sup>th</sup> Jun'23	Social Security Schemes		
			Total Branch	Total ATM	Total CSP		Enrolment under PMJJBY	Enrolment under PMSBY	Enrolment under APY
1	Baksa	Tamulpur	11	6	91	57	19,803	38,930	5,392
2	Barpeta	Mandia	5	1	21	53	9,092	19,448	2,890
3	Darrang	Pub-Mangaldai	8	5	18	39	7,823	13,566	2,044
4	Dhubri	Birshing-Jarua	4	3	37	57	2,733	6,745	1,455
5	Goalpara	Lakhipur	3	2	5	74	16,510	48,291	5,746
6	Hailakandi	South Hailakandi	2	1	126	28	888	3,487	681
7	Udalguri	Bhergaon	2	0	0	51	14,206	27,952	3,284
8	Cachar	Lakhipur Block	2	0	0	67	5,494	11,973	1,932
9	Dhemaji	Murkongselek	1	0	1	31	4,528	9,901	2,984
10	Dimahasao	Diyang Valley	2	0	1	78	729	3,910	696
11	Dimahasao	Jatinga Valley	10	6	120	48	255	613	238
12	Dimahasao	Diyungbra	2	0	8	42	959	3,743	1,181
13	Dimahasao	New Sangbar	4	1	1	112	774	2,747	976
14	Karbianglong	Nilip	3	0	2	112	2,447	6,437	2,137
15	Karbianglong	Rongmongwe	4	0	0	96	1,655	6,344	2,147
16	Karbianglong	Samelangso	3	1	56	89	4,642	9,479	2,166
17	Southsalmara	Fekamari	7	6	102	56	81	1,405	638
18	Westkarbi	Amri	5	0	4	68	1,696	5,971	2,560
19	Westkarbi	Chinthong	3	0	2	105	796	2,402	1,669
20	Westkarbi	Socheng	1	0	0	102	152	1,078	501



**AGENDA- 8**

<b>Action Taken Report for March'23</b>		
<b>Agenda</b>	<b>BANKS</b>	<b>COMPLIANCE REMARKS</b>
Strategy to achieve in all the parameters in line with the MoRD benchmarks	ASRLM Dept., Govt. of Assam, SLBC, CAN, AGVB, CBI, PNB, SBI, UCO	Total trained candidates are 3,404, out of which 1,524 candidates have been settled i.e., 44.77%. Out of 1,524 settled candidates, 552 candidates are having credit linkage @ 36.22%.

**RSETI Performance as on 30.06.2023 and present status of 7 RSETIs new allocation.**

<b>PERFORMANCE OF RSETI IN ASSAM: BANK-WISE &amp; DISTRICT-WISE</b>							
<b>FOR THE PERIOD FROM 01.04.2023 to 30.06.2023</b>							
<b>Sl No.</b>	<b>Bank</b>	<b>RSETI District</b>	<b>TOTAL TRAINED</b>	<b>TOTAL SETTLED</b>	<b>TOTAL SETTLED %</b>	<b>CREDIT LINKAGE</b>	<b>CREDIT LINKAGE % (G/E*100)</b>
<b>(A)</b>	<b>(B)</b>	<b>(C)</b>	<b>(D)</b>	<b>(E)</b>	<b>(F)</b>	<b>(G)</b>	<b>(H)</b>
1	AGVB	BONGAIGAON	55	54	98.18%	31	57.41%
2	AGVB	JORHAT	62	9	14.52%	1	11.11%
3	AGVB	KAMRUP	116	32	27.59%	5	15.63%
4	AGVB	KAMRUP (METRO)	97	15	15.46%	15	100.00%
5	AGVB	SONITPUR	21	12	57.14%	0	0.00%
6	CBI	TINSUKIA	40	38	95.00%	31	81.58%
7	PNB	CACHAR	172	141	81.98%	62	43.97%
8	PNB	DHEMJI	132	28	21.21%	13	46.43%
9	PNB	DIBRRUGARH	70	67	95.71%	0	0.00%
10	PNB	GOLAGHAT	138	91	65.94%	18	19.78%
11	PNB	KARIMGANJ	170	88	51.76%	44	50.00%
12	PNB	LAKHIMPUR	157	13	8.28%	4	30.77%
13	PNB	MORIGAON	119	53	44.54%	0	0.00%
14	PNB	SIVSAGAR	126	85	67.46%	0	0.00%
15	SBI	BAKSA	72	26	36.11%	6	23.08%
16	SBI	CHIRANG	109	27	24.77%	3	11.11%
17	SBI	DIMA HASAO	185	69	37.30%	18	26.09%
18	SBI	KARBI ANGLONG	172	39	22.67%	24	61.54%
19	SBI	UDALGURI	144	49	34.03%	2	4.08%
20	UCO	BARPETA	132	35	26.52%	35	100.00%
21	UCO	DHUBRI	195	142	72.82%	75	52.82%
22	UCO	GOALPARA	228	223	97.81%	70	31.39%
23	UCO	KOKRAJHAR	202	48	23.76%	8	16.67%
24	UCO	DARRANG	156	78	50.00%	78	100.00%
25	UCO	NALBARI	165	10	6.06%	0	0.00%
26	RUDSETI	NAGAON	169	52	30.77%	9	17.31%
<b>TOTAL:</b>			<b>3,404</b>	<b>1,524</b>	<b>44.77%</b>	<b>552</b>	<b>36.22%</b>

**REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:**

The claims for reimbursement of training expenses amounting to Rs 9.47 Cr pertaining to SBI, PNB, UCO, AGVB and CBI as on 30.06.2023 are pending with ASRLM.

**ALLOTMENT OF NEW RSETIs: Opening of New RSETIs in 7-Districts of Assam:**

SLBC has assigned the task of opening RSETIs in 7 Districts to the following 5 Banks: -

<b>ALLOTMENT OF NEW RSETIs: Opening of New RSETIs in 7-Districts of Assam:</b>			
<b>Sl No.</b>	<b>NAME OF DISTRICTS</b>	<b>BANK GIVEN CONSENT FOR CONSIDERATION</b>	<b>STATUS AS ON 30.06.2023</b>
1	Biswanath	HDFC	We would like to humbly place that HDFC Bank has never been allotted RSETI in any state in India and RSETIs are managed by the Lead banks only in all districts which is a PSU Bank. As we do not have the requisite expertise in this field to run an RSETI, we would like to request you if this responsibility can be assigned to any PSU Bank in the district of Biswanath in Assam.
2	Charaideo	PNB	Not given by Bank
3	Hailakandi	PNB	Not given by Bank
4	Hojai	PNB	Not given by Bank
5	Majuli	ICICI	Unable to set up, as we don't have any presence in Majuli.
6	South Salmara	UCO	We have committed for taking the responsibility for RSETI in SS Mankachar district, but we have not received any formal letter in this regard.
7	West Karbi Anglong	SBI	Letter No. SBI/LHO/SLBC/RSETI/2022-23/34 dt. 30.07.2022 written to ASRLM to provide rent free Govt. premises till construction of new RSETI building on Govt. allotted land. Reply is awaited from ASRLM.

**AGENDA-9: GHAR GHAR KCC ABHIYAN:**

To be discussed by NABARD, Guwahati.

**AGENDA-10****DISCUSSION ON THE STATE INSURANCE PLAN (By Lead Insurance Company)****AGENDA-11: MISCELLANEOUS:****(i) Financial Inclusion measures in Tea Estates of Assam**

<b>Action Taken Report for March'23</b>		
<b>Agenda</b>	<b>BANKS</b>	<b>COMPLIANCE REMARKS</b>
Banks facing delays in installation of ATMs in Tea Estates	PNB, UCO, SBI, INDIAN, BOB, ICICI, CBI, UNION	PNB has installed ATM in 3 Tea Garden. BOB & Union Bank submitted that Garden Authority is not cooperating in the issue. CBI submitted that in Talup TE & Mijikajan, the tea garden management is not ready to provide necessary infrastructure and electricity. SBI submitted that Garden Authority are not interested. UCO Bank replied that the required civil work is not yet completed by the garden authority. Indian Bank have contacted with tea estate management and confirmation from Tea estate management not received yet.

<b>PENDING SUMMARY AS ON 31.08.2023</b>											
<b>Sr. No.</b>	<b>Particulars</b>	<b>No. of Tea Gardens</b>	<b>PNB</b>	<b>UCO</b>	<b>SBI</b>	<b>Indian</b>	<b>BOB</b>	<b>ICICI</b>	<b>CBI</b>	<b>BOI</b>	<b>UNI</b>
1	Pending with Bank related to Cash Replenish Agencies (CRA) cash loading or other issues.	18	13	0	0	0	0	0	2	1	0
2	Pending with Tea Garden Authorities for providing infrastructure	14	1	1	3	6	0	0	2	0	1
3	Under Construction / To be installed shortly	1	0	0	0	0	1	0	0	0	0
4	Tea Garden denied/not interested	4	0	0	3	0	1	0	0	0	0
5	ATM Installed	10	3	1	4	3	0	1	0	1	0
<b>Grand Total</b>		<b>47</b>	<b>16</b>	<b>2</b>	<b>10</b>	<b>9</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>2</b>	<b>1</b>
<b>Total Pending</b>		<b>34</b>	<b>13</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>1</b>

**(ii) Setting up of Brick-and-Mortar Branches in Unbanked Village.**

<b>Status of opening of brick and mortar branches as on 31.08.2023</b>				
<b>SN</b>	<b>Allocated Bank</b>	<b>District</b>	<b>Village Name</b>	<b>Present status</b>
1	Bank of Baroda	Golaghat	Kouwanipathar	Letter has been sent to DC, Golaghat to allot us a different location.
2		Chirang	Duttapur F/Block	During survey by the higher authority, it has come to Bank's notice that the area has many constraints and does not meet the criteria for opening a branch i.e. Infrastructure, Connectivity issue and the area is predominantly engaged in Agriculture activity.
3	Bank of India	Tinsukia	Hatisal Gaon No.1	For Hatisal Gaon, Bank has submitted proposal to DLCC Tinsukia vide letter dated 02-08-2023 for further submission to SLBC for opening of the Branch at Rupai Siding.
4		Sonitpur	Chari Duar Forest Prtd. Area	Bank has requested for approval to SLBC, Assam for alternate location for opening Brick and Mortar Branches for Chariduar at Balipara.
5		Udalguri	Nonoipara T.E.	Bank has requested for approval to SLBC, Assam for Alternate location for opening Brick and Mortar Branches for Nonoipara at Garuajhar.
6		Chirang	Salbari F/Block	Bank has requested for approval to SLBC, Assam for Alternate location for opening Brick and Mortar Branches for Salbari at Shantipur.
7	BOM	Sonitpur	KochmaraProtected Forest Area	The Bank has not found any premises at the said location even after paper publication.
8	Canara Bank	Darrang	No.1 Arimari	Paper advertisement was done on 21st Aug 2023, but no bidders has turned up
9		South Salmara	Bhurakata	
10		Darrang	No.2Shyampurchapari	
11	CBI	Kamrup	Kochpara(CT)	Branch opening request sent to Central Office for approval
12		Goalpara	Lejam	
13	HDFC Bank	South Salmara	Birsing Pt.I	Proposed location is under Survey, allow us some additional time
14		Dibrugarh	Namchang Chah Bagicha	
15		Cachar	Derby T.E.	
16	ICICI Bank	Goalpara	Chilarvita	As communicated by concerned team, the location is not feasible for Branch opening, due to poor road/transportation means, frequent power-cut and poor infrastructure. This location being very near to river, is also prone to frequent floods and embankment erosion.
17	Punjab & Sind Bank	Chirang	Dakhingaon F V	Survey completed. Approval for opening of branch received from the authority. Due to non availability of infrastucture the location might be shifted within a radius of 5 Km from the allotted Villege.
18	Punjab National Bank	Tinsukia	PhilobariT.E. (Dar.No.2) Pt-1	ZBEC approval given on 01.08.2023. Tentative branch opening within 30.09.2023.
19		Bongaigaon	Tiapara	As per CO Guwahati visit, building, connecting road and electricity is not available in the proposed location.
20		Tamulpur	Goybari	CO visit on 14.07.23. Goybari is a remote village located at the Bhutan boarder. There is no RCC building available for opening of branch. It might take 3 months to complete the building and we may open the branch after the completion of construction works, tentatively within 31.12.2023.
21		Kamrup	Barduar Tea Garden No.1	Newspaper advertisement for premise hiring done on 02.08.2023 and as on date we have received 1 bidder. Tentative branch open date is 30.09.2023.
22		Hailakandi	Baruncherra F.V.	Bank has requested for approval to SLBC, Assam for Alternate location for opening Brick and Mortar Branches for Kukicherra, 10 KM for Baruncherra.
23	Kokrajhar	Gongia F V	CO: Guwahati has visited the allotted village and found that, there is no concrete building available, security issue is also there. A letter was sent to DC-Kokrajhar with a copy SLBC, Assam for providing suitable infrastructure support.	
24	Kokrajhar	Takampur F V		
25	Tinsukia	Magar Gaon (Ambikapur)	CBEC recommendation received on 24.08.2023. Tentative branch opening date is 30.09.2023.	

26	State Bank of India	Hojai	Sarkey Bosti	Identification of premises is being explored at the allocated village Sarkey Bosti. However, no premises is available in the Centre. A letter has been sent to DC Nagaon. A formal reply in this regard is awaited.
27		Golaghat	Murphulani Bagan Gaon	No premises available in the Centre. Matter taken up with District Administration. Reply from District Administration is awaited.
28		Kamrup	Majgumi	No premises available in the Centre. Matter taken up with District Administration. Reply awaited.
29		Goalpara	Jaybhum	No premises available in the Centre. A detailed survey was carried out at Joybhum area. However, suitable premises could not be found. Accordingly, the Deputy Commissioner, Goalpara was requested to help in identifying a suitable premise in the village for the proposed branch, but we are yet to receive response from their end.
30		Udalguri	Orangajuli T.E.	Dimakuchi Branch Brick and Mortar Branch opened on 29.12.2022.
31	UCO Bank	Darrang	Algachar N.C.	Due to lack of proper infrastructure, connectivity, and other security threats we are not in a position to open Brick and Mortar branch in those 5 locations. However, we have already taken up the matter to respective District Administration. As the opening of Brick-and-Mortar branch will be difficult for us in these locations we hereby propose to open CSP centre
32		Goalpara	Khalingduar RF	
33		Tamulpur	Nonke Dongargaon No.1	
34		Baksa	Boglamari	
35		Kamrup	Barduar Tea Garden No.2	
36		Barpeta	Mowkhowa Char N.C.	
37	Union	Hailakandi	Jalnacherra Grant	Approval awaited from Central Office.

**(iii) Pledge financing for agriculture commodities through electronic Negotiable Warehouse Receipt (e-NWR)**

Warehousing Development and Regulatory Authority (WDRA) has been established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses. e-NWR can facilitate easy pledge financing by Banks and other financial institutions e-NWR also helps to save expenditure in logistic as stock can be traded through multiple buyers without physical movement and can be spilt for partial transfer or withdrawal. e-NWRs promote scientific warehousing for storage of agricultural goods and commodities. Therefore, banks are advised to examine and include pledge financing through e-NWRs.

**(iv) Depositors Education and Awareness (DEA) Fund – “100 Days 100 Pays” Campaign**

Reserve Bank had recently come out with a focused campaign under the caption “100 Days 100 Pays”, with primary purpose to persuade the banks to make concerted efforts to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days. The campaign, which commenced on June 01, 2023, ran for 100 days, and concluded on September 08, 2023.

The progress report of the campaign is as follows:

(Amount in ₹Crores)

<b>Progress Report under the Campaign</b>				
<b>Bank Name</b>	<b>Total No. of Accounts identified</b>	<b>Total amount lying in the accounts</b>	<b>Number of Accounts settled</b>	<b>Total Amount settled</b>
Punjab National Bank	2,800	38.74	354	10.04
Bank of Baroda	1,535	20.97	20	9.51
State Bank of India	3,100	40.87	221	7.99
Union Bank of India	2,329	10.48	95	3.02
Canara Bank	3,115	0.00	72	1.96
Indian Bank	1,700	6.64	132	1.23
UCO Bank	2,700	8.50	137	0.78
Central Bank of India	2,428	10.38	31	0.47
Bank of India	8,686	3.39	147	0.44

Indian Overseas Bank	1,335	6.43	13	0.17
Punjab & Sind Bank	54	0.16	53	0.16
IDBI Bank Ltd	603	0.79	35	0.12
Assam Coop Apex Bank	36	0.11	36	0.11
Federal Bank	531	2.64	7	0.11
AGVB	3,015	7.05	36	0.10
South Indian Bank	100	0.11	1	0.03
Axis Bank	37,824	11.40	5	0.02
Bank of Maharashtra	9	0.05	2	0.02
HDFC Bank	482	2.53	1	0.00
ICICI Bank	1,374	1.91	0	0.00
Indusind Bank	646	0.61	1	0.00
Karnataka Bank	1,267	0.18	2	0.00
<b>Grand Total</b>	<b>75,669</b>	<b>173.94</b>	<b>1,401</b>	<b>36.28</b>

IDFC Bank, YES Bank, AU SFB, RBL, Jana SF, ESAF, NESFB have submitted data as NIL under the campaign.

Bandhan, Kotak Mahindra, Ujjivan, Utkarsh haven't submitted data.

<b>Action Taken Report for March'23</b>				
<b>Agenda</b>	<b>BANKS</b>	<b>COMPLIANCE REMARKS</b>		
<b>CREDIT REQUIREMENTS OF THE SMALL TEA GROWER:</b> Credit Requirements of The Small Tea Grower	All Member Banks	Banks have submitted as follows: 1. To utilize KCC schemes to offer finance to small tea growers and 2. To create awareness among small tea growers by visits and conducting camps. 3. The banks are looking for the proposals for Small Tea Growers. 4. SOF for small Tea Growers is circulated among all branches.		
<b>PM-KISAN:</b> Action Plan to Zeroize pendency	All Member Banks	Banks have submitted as follows: 1. Bank is looking forward to expediting the Aadhar linkage of beneficiary accounts at the earliest as per list received from Agriculture Department for Zeroize pendency.		
<b>PRADHAN MANTRI FASAL BIMA YOJNA:</b> To increase PMFBY coverage to loanee farmers	All Member Banks	Banks submitted the action plan as follows: 1. By creating awareness and to educate the loanee farmers about the benefits of PMFBY and how it can safeguard their crops against unforeseen events. 2. By making it mandatory or incentivize loanee farmers to opt for PMFBY coverage when applying for agricultural loans. 3. All rural branches have been advised to inform the farmers to avail crop loan to avail the scheme. The scheme is discussed in FLC also.		
<b>PENETRATION OF ATM IN 13 DISTRICTS</b>	Baksa, Cachar, Charaideo, Chirang, Hailakandi, Karbi Anglong, Karimganj, Nagaon, Nalbari, Dima Hasao, South Salmara, Tinsukia, West Karbi	<b>District Name</b>	<b>ATM as on 31.03.2023</b>	<b>ATM as on 30.06.2023</b>
		Baksa	29	28
		Cachar	221	221
		Charaideo	29	29
		Chirang	14	15
		Dima Hasao	21	22
		Hailakandi	57	56
		Karbi Anglong	40	39
		Karimganj	86	89
		Nagaon	183	184
		Nalbari	104	107
		South Salmara	4	4
		Tinsukia	227	231
West Karbi	5	6		

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