

AGENDA FOR ASSAM SLBC MEETING
FOR JUNE 2024 QUARTER

AGENDA -1

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **11.06.2024** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA -2:

ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 11.06.2024				
SI No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
1	REVIEW OF CREDIT DEPOSIT RATIO:	Banks having less than 50% CD Ratio (RBL, Utkarsh SFB, AU SFB, South, Apex, CBI, UCO, Union)	To submit a quantifiable Monitorable Action Plan (MAP) and projected CD Ratio at the end of Sept'24 quarter.	RBL, AU SFB has submitted that they have not started credit business in Assam yet. APEX, CBI, UCO submitted following strategies: i. Branches have been allotted enhanced deposit and advance target in line of ACP Target. ii. Mobilisation of new loans is intensified through regular meets with existing/potential customers, Credit camps. iii. Monitoring from Controlling office on a regular basis is being done to ensure achievement of the allotted targets. SIB, Utkarsh & Union Bank did not submit ATR.
		Districts having less than 50% CD Ratio Controlling head of Lead Bank of concerned districts.	To submit a quantifiable Monitorable Action Plan (MAP)	PNB submitted that in Cachar, Hailakandi, Karimganj, various camps are being organized with the help of state govt. departments and garnered advance proposals for branches. Monthly review of the LDMs is being done. LDMs are instructed to conduct review meeting of branches with low CD Ratio. SBI submitted that Monthly review of LDMs is being done in Dima Hasao & Hojai. As a result, CD Ratio of Dima Hasao crossed 40% in June'24 quarter.
2	ACP & PRIORITY SECTOR ADVANCES:	Banks didn't achieve target in ACP	i. Strategies for achieving of targets under ACP and for improving finance under agriculture and other priority sector lending. ii. To confirm that the targets of the branches are set in line with ACP targets by controlling head of the banks.	NESFB submitted that due to ongoing merger of the bank, bank adopted to go slow in credit delivery as a result bank could not achieve the ACP target. IDBI & AGVB submitted that the target is too high to be achieved considering the total advance portfolio of Bank. However, Banks are rigorously following up for dispose of all the pending PMEGP, NRLM, NULM, PMFME, ACABC loans application by the branches. All the Branches have been allotted financial targets for the FY 2024-25. Apex, Ujjivan, CBI, BOI, BOB, Canara, UCO, PNB, IDFC, Federal, IOB submitted that regular monitoring is being done from head office for achievement of the targets given. Special thrust has been laid for improving the finance under agriculture sector and priority sector lending. The Head Office has been regularly following up with the Branches for improving the performance under Priority Sector including Agriculture and KCC loans and non-priority sector. Jana SFB, Karnataka Bank, PSB did not submit ATR.
3	PMMY	All member banks	Strategy to increase the credit under PMMY	Banks submitted following strategies: i. Some banks like IDBI Bank have specially designed loan product under MUDRA Scheme and Branches are sensitized for source and sanction loan under Mudra Scheme. ii. Instruction has been given to all branches that every week they have to sanction atleast 2 PMMY loan. iii. Sensitized field functionaries to focus on financing under PMMY schemes and subsequent credit growth on the same will be observed in coming quarters.
4	NRLM	All member banks	Strategies to popularize Lakhpati Baideu programme and to clear pendency in sanctions and disbursement of individual loans under the scheme	i. AGVB, IDBI, SBI, UCO have specially designed loan product under NRLM Scheme. ii. Sensitize all the Branches to organize the camp where the proposals for Lakhpati Baideu would be sourced, sanctioned and disbursed. Weekly camps are also being organize at Branch level to strengthen the scheme. iii. Coordination and meetings with ASRLM Deptt and their DFE's for maintaining better coordination with branches/ Circle offices and Zonal office. Further, conducting of camps on regular basis by the branches for disposal of Applications within the given TAT. AXIS, Bandhan, Federal, ICICI, IDFC, Indusind, Kotak Mahindra, RBL, South Indian Bank, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh SFB are yet to start giving loan under the scheme.

Sl No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
5	PM SVANidhi	All Member Banks	i. Strategy to disburse under 2nd tranche loan ii. to issue QR codes or UPIs to street vendors to improve digital payment infrastructure	Banks submitted following: i. Branches have been regularly following up for dispose of the 2nd tranche who repaid the loan with good track record. ii. Branches are issuing QR codes and educated them for using QR code for receipt of payment from their customer. iii. Conduct credit camps in co-ordination with ULBs and on spot issuance of QR codes. iv. Branches are instructed to contact 1st Tranche Beneficiaries who have successfully repaid the loan, for 2nd Tranche Loan.
6	PMFME	PMFME Department, All Member Banks	Strategy to improve finance under PMFME	i. Banks are in coordination with AIDC and branches for early resolution of the proposal received by the branches. ii. Scheme is being promoted at branches level by training and meetings. iii. To improve the no of sanctions and minimize rejection, the reason of rejection would be supervised by a committee. iv. Login Week/camps for PMFME Sanction and Disbursement are being conducted at branch level.
7	FLOW OF CREDIT TO MSME SECTOR:	Public sector banks	Controlling Heads of the PSBs were instructed to identify branches having more than 60% outstanding advances in MSME as specialized MSME branches in every district and furnish the information to SLBC	List of branches having more than 60% outstanding advances in MSME as specialized MSME branches (district wise) is enclosed. Bank of Maharashtra, Union Bank have not submitted the data.
		All Member Banks	To provide following data to SLBC: i. Credit to Women owned MSME ii. Digital Products for MSME lending iii. List of branches having more than 60% credit exposure to MSME (district wise)	The requisite data is compiled and enclosed. Despite several follow up, Bank of Maharashtra, Union Bank, AXIS, Federal, IDBI, Karnataka Bank, Kotak Mahindra, YES Bank, Jana SFB, Ujjivan SFB, Utkarsh SFB did not submit data.
8	POSITION OF CERTIFICATE CASES AND RECOVERY:	All member banks	To provide data regarding certificate cases and recovery for Govt. Sponsored Schemes as on 30.06.2024 as per Annex I	The requisite data is compiled and enclosed.
9	KCC CROP LOAN AND PMFBY:	All member banks	i. To ensure to debit premium amount from Farmer's account ii. Strategy to review and renewal of KCC Crop Loan	i. For the renewal of KCCs branches are contacting the borrowers to get their account renewed. Further for PMFBY coverage all the eligible farmers for Kharif-24 are being covered. ii. Camps are being scheduled for review and renewal of KCC crop loans. iii. Branches were advised for timely review and renew all KCC crop loans
10	STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:	LDMs of Districts with less than 65% digital payment coverage	i. To obtain Bank wise Data for effective monitoring of progress and submit to Lead Bank of concerned districts.	District-wise Bank-wise Digitization data is compiled and submitted to RBI, Guwahati.
		All member Banks	i. To refer to the list of deficiencies forwarded by RBI on areas of customer service, non-disclosure of essential information and initiate appropriate corrective actions towards rectification of the deficiencies	Banks submitted following action point. i) Branding of active BC Points is being done at branch level. ii) Sensitised BCs to follow the guidelines meticulously of the observations made by RBI during field survey on operations of BCs.

S. No	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
11	RSETI AND SKILL DEVELOPMENT:	ASRLM, RSETI, HDFC, PNB, ICICI, UCO, AXIS, CANARA, SBI	i. To submit latest status as on 30.06.2024 regarding new RSETI setup	Banks latest Status as on 31.03.2024 and Reply from RSETI is attached as Annex IV.

AGENDA 3: REVIEW OF BANKING PARAMETERS

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.06.2024: -

(Amount in ₹Crores)

	As on 30 th Jun'23	As on 31 st Mar'24	As on 30 th Jun'24	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	2,11,843	2,23,479	2,21,105	-2,374	-1	9,262	4
Advances	1,27,565	1,47,894	1,52,284	4,390	3	24,719	19
CD Ratio	60.17	66.18	68.87				

There is a YOY growth of ₹ 9,262 Cr in Deposit and ₹ 24,719 Cr in Advances. Banks having negative QoQ growth on Deposits are SBI (-2,053 Cr) & ICICI Bank (-885 Cr).

In sub-committee meeting, ICICI Bank informed that the degrowth was mainly on account of outflow of Govt deposits that resulted in negative growth in advances. SBI informed that there has been degrowth in Fixed deposits and Savings Bank deposits that resulted in negative growth in Deposit.

b) DISTRICT-WISE CD RATIO AS ON 30.06.2024: -

CD Ratio above 60%: 25 Districts		CD Ratio from 50% to 60%: 5 Districts		CD Ratio below 50%: 5 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio (Compared to Mar'24)
West Karbi	104.85	Dibrugarh	59.42	Cachar	49.71(-0.25)
Lakhimpur	99.36	Kamrup Metro	57.17	Hojai	48.93(-0.24)
Dhemaji	94.06	Chirang	56.54	Hailakandi	44.77(-1.30)
Karbianglong	93.65	Charaideo	56.14	Dimahasao	40.26(+3.32)
Golaghat	90.70	Kokrajhar	52.56	Karimganj	39.73(-0.81)
Barpeta	86.48				
Nagaon	81.80				
Baksa	81.11				
Morigaon	81.07				
Majuli	79.63				
Darrang	79.01				
Bongaigaon	75.80				
Udalguri	75.44				
Sonitpur	75.20				
Tamulpur	72.62				
Jorhat	71.63				
Nalbari	71.11				
Sibsagar	70.63				
Kamrup	70.31				
Goalpara	69.79				
Southsalmara	68.98				
Biswanath	67.99				
Tinsukia	63.81				
Bajali	63.16				
Dhubri	61.17				

Karimganj (-0.81%) is having negative growth in CD Ratio. In Karimganj, **Bandhan Bank** is having negative growth in advances (-87 Cr) in Jun'24 quarter over Mar'24 quarter. Bandhan Bank submitted that the negative growth in Advances in the district because of downturn in the demand within the market.

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 30.06.2024:

(Amount in ₹Crores)

Sector	FY 2024-2025 upto 30.06.2024		
	Target Amount	Achieved Amount	Achievement %
Agri Total	16,785.92	3,084.97	18%
Crop Loan (Out of Agri)	8,916.47	749.13	8%
MSME	26,225.89	13,588.90	52%
Other Priority Sector	5,439.06	929.39	17%
Total	48,450.87	17,603.26	36%

Some banks have already achieved overall ACP Target in 1st quarter of current FY. In sub-committee meeting, it was decided that Lead Bank to ensure that LDMs of the districts will revise the ACP Target for those banks in the district that have already achieved the target in 1st quarter of the FY 2024-25

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.06.2024: -

(Amount in ₹Crores)

Sector	O/S as on 30.06.2023	O/S as on 31.03.2024	O/S as on 30.06.2024	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv	NPA Amt. as on 30.06.2024	NPA Amt. as 30.06.2024 in %
Agri Total	23,117	26,561	26,890	329	1	3,773	16	18	3,190	12
Crop loan (out of Agri loan)	7,355	7,642	7,639	-3	0	284	4	5	2,302	30
MSME	33,290	38,183	39,295	1,112	3	6,005	18	26	2,610	7
Other Priority Sector	11,389	12,515	11,582	-933	-7	193	2	8	242	2
Total PSA	67,796	77,259	77,767	508	1	9,971	15	51	6,043	8

In other priority Sector, Bandhan Bank (-1,139 Cr) is the major bank for the reason of negative growth.

d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2024-25) & O/S AS ON 30.06.2024 AND POSITION OF CERTIFICATE CASES AND RECOVERY:

i. NRLM, NULM, PMEGP, SUI

(Amount in ₹Crores)

Schemes	Target for FY(2024-25)		Disbursement		Achievement %		O/S as on 30.06.2024
	No.	Amt	No.	Amt	No.	Amt	Amt
NRLM	1,76,800	4,100.00	30,227	1,000.00	17%	24%	5,089.89
NULM	1,493	29.30	440	12.49	29%	43%	225.23
PMEGP	3,852	285.98	774	30.01	20%	10%	621.24
SUI	NA	NA	450	57.66	NA	NA	333.04

The following banks have not participated in Government Sponsored Scheme.

NRLM: 17 banks i.e., AXIS, Bandhan, Federal, ICICI, IDFC, Indusind, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh SFB.

NULM: 20 banks i.e., Bank of Maharashtra, Canara Bank, UCO, AXIS, Bandhan, Federal, IDFC, Indusind, Karnataka Bank Ltd, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES, AU, ESAF, Jana SF, NESFB, Ujjivan SFB, Utkarsh SFB.

PMEGP: 17 banks i.e., Bandhan, Federal Bank, HDFC, ICICI, IDFC, Indusind Bank, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES Bank, AU SFB, ESAF, Jana SF Bank, NESFB, Ujjivan Bank and Utkarsh SFB.

SUI: 19 banks i.e., Bank of India, Bank of Maharashtra, AXIS, Bandhan Bank, Federal Bank, IDFC, Indusind Bank, KBL, KMB, RBL, South Indian Bank, TMB, YES Bank, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan SFB, Utkarsh SFB.

ii. **PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.06.2024: -**

(Amount in ₹ Crores)

MUDRA	O/S as on 30.06.2023		O/S as on 31.03.2024		O/S as on 30.06.2024		YoY Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
Shishu	5,82,654	1,067	4,88,744	1,023	5,52,554	1,127	60	104
Kishore	6,70,189	5,141	4,45,825	4,897	5,86,156	5,252	111	355
Tarun	37,539	1,852	45,011	2,344	45,613	2,388	536	44
Total	12,90,382	8,060	9,79,580	8,264	11,84,323	8,766	707	502

6 Banks i.e., Kotak Mahindra Bank, RBL, South Indian Bank, TMB, AU SFB & Utkarsh SFB have reported NIL disbursement for Current FY 2024-25.

iii. **PM SVANIDHI**

PMSVANidhi Progress report as on 27.09.2024 for Assam

Tranche	Eligible Applications	Sanctioned	Disbursed	Pending for Disbursement	Returned	Pending for Process
1st Tranche	1,28,556	1,19,022	1,17,589	1,433	4,876	4,658
2nd Tranche	52,929	42,315	40,587	1,728	4,504	6,110
3rd Tranche	9,804	7,269	6,804	465	545	1,990
Total	1,91,289	1,68,606	1,64,980	3,626	9,925	12,758

iv. **PMFME**

PMFME Progress report during FY 2024-25 as on date 30.06.2024 for Assam

Target	Total Sourced Application	Loan Under Process	Loan Sanctioned	Loan Disbursed	Achievement %	Loan Rejected
9,000	1,660	514	145	174	10	1,001

15 Banks i.e., Bank of India, Bank of Maharashtra, Punjab & Sind Bank, AXIS, Bandhan, Federal, HDFC, ICICI, IDBI, Indusind, Kotak Mahindra Bank, South Indian Bank, YES Bank, NESFB, Ujjivan SFB have NIL Disbursement figure against given Target for FY 2024-25.

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

(Amount in ₹ Crores)

NPA in Govt. Sponsored Schemes

Schemes	As on 30.06.2023			As on 31.03.2024			As on 30.06.2024		
	Outstandig Amt	NPA Amt	NPA Amt %	Outstandig Amt	NPA Amt	NPA Amt %	Outstandig Amt	NPA Amt	NPA Amt %
NRLM	2,960	34	1%	4,999	25	0%	5090	27	1%
NULM	138	5	4%	215	11	5%	225	12	5%
PMEGP	592	239	40%	616	287	47%	621	204	33%
SUI	283	23	8%	320	22	7%	333	26	8%
PMMY	8,060	1,628	20%	8264	932	11%	8766	1156	13%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for June'24 quarter

Pending cases at the beginning of the quarter		Addition of cases during the quarter		Cases settled during the quarter		Pending cases at the close of the quarter	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
11,152	53.24	1,360	10.09	426	1.29	12,086	62.04

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

Season	Year	Active Crop KCC Accounts as on 30.06.2024 as per SLBC Portal	Out of Active Crop Loan, Aadhaar authenticated Account	Loanee Enrolment till 25.09.2024	Non Loanee Enrolment till 25.09.2024
Kharif	2024	6,72,805	1,70,968	59,357	147

f) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2024-25 as on 30.06.2024 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	719	55.39	368	29.78
Disbursement	2,107	40.88	1,024	21.34
Outstanding	15,335	669.24	6,195	279.76
NPA	1,029	28.25	318	9.08

16 Banks i.e., Bandhan, Federal, IDFC, Indusind, KBL, KMB, RBL, SIB, TMB, YES, AUSFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh have NIL figure in education loan in Assam.

g) **FLOW OF CREDIT TO MSME SECTOR**

(Amount in ₹ Crores)

Sector	O/S as on 30.06.2023	O/S as on 31.03.2024	O/S as on 30.06.2024	QoQ Growth	YOY growth	NPA Amt.	NPA Amt in %
Micro	17,903	19,986	20,833	847	2,930	1,424	7
Small	10,426	12,302	12,429	127	2,003	885	7
Medium	3,625	4,518	4,912	394	1,286	162	3
Other	1335	1,377	1,377	0	42	138	10
Total	33,290	38,183	39,550	1,367	6,260	2,609	7

i. **Discussion of Action Points pertaining to the meetings of Standing Advisory Committee (SAC) of RBI/ EC-MSME Forum**

- **Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 3,006 Crores corresponding to 1,55,942 no. of loan accounts to women owned MSMEs as on 30.06.2024.
- **Digital Products for MSME lending:** - List of Bank-wise Details is attached as Annex- I

Bank of Maharashtra, Union Bank of India, Federal, IDBI, Karnataka Bank, Kotak Mahindra Bank, YES Bank, Jana SFB, Ujjivan SFB, Utkarsh SFB have not submitted data despite several follow-up.

ii. **Initiative by SIDBI:-** SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

AGENDA- 4: ENHANCING FARMERS' INCOME

SLBC requests Agriculture Department, Govt. of Assam to present any for enhancing Farmer's Income, if any.

AGENDA- 5: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT

a) **Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM): -**

8 banks i.e., BOM, Indian, IOB, SBI, HDFC, IDFC, ESAF & Apex have reported. However, No amount was disbursed under the scheme as on 30.06.2024 for Assam State.

b) **PM – Surya Ghar: Muft Bijli Yojana**

8 banks i.e., BOM, Indian, IOB, SBI, HDFC, IDFC, ESAF & Apex have reported 25 nos with 0.40 Crore disbursement under the scheme as on 30.06.2024 for Assam State.

c) **National Biogas and Manure Management Programme and d) Subsidy in addition to the central financial assistance, to residential solar consumers**

Banks have reported NIL figure under these 2 schemes.

AGENDA- 6: STATUS OF DIGITIZATION OF LAND RECORDS IN ASSAM AND IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016

SLBC requests Revenue and Disaster Department, Govt. of Assam to present any data/schemes regarding status of digitization of Land Records in Assam and implementation of model land leasing Act,2016.

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

a) Status of opening banking outlets in Unbanked Rural Centres (URCs)-Banking outlets in Tier 3 Tier 6 centres:

As per DFS Jan Darshak Portal, there are 34 unbanked villages in Assam. It was decided in sub-committee meeting that Banks would deploy CSPs in all the unbanked locations and will give confirmation to SLBC.

b) Review of operations of BCs:

In sub-committee meeting, ASRLM Department informed about the initiative wherein Bank Sakhis would be identified for setting up CSPs. It was decided in the meeting that Bank to share the data of available Women CSPs with ASRLM who could be supported by ASRLM to set up SHGs.

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

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2023-24)	FY (2024-25)
June	1,225	1,350
Sept	958	-
Dec	1,442	-
March	1,331	-
Total No. of FLC Camps	4,956	1,350

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

- Large project by State govt to increase C-D ratio.
- Exploring potential growth areas and way forward.
- Region-focussed studies and implementing suggested solutions.

AGENDA- 9: RSETI AND SKILL DEVELOPMENT

i) Pending claims of RSETI

Sl No.	Bank	Pending Claims as on 30.06.2024
1	AGVB	0.79
2	CBI	0.23
3	PNB	1.59
4	SBI	1.70
5	UCO	1.32
6	RUDSETI	0.24
TOTAL:		5.87

ii) **RSETI Performance and Developments, if any, pertaining to KVK, NSDC etc.as on 30.06.2024**

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE								
FOR THE PERIOD FROM 01.04.2024 to 30.06.2024								
Sl No	Bank	RSETI District	Training Target	Total Trained	Total Settled	Total Settled %	Credit Linkage	Credit Linkage % (I/F*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(j)
1	AGVB	Sonitpur	378	169	6	4%	0	0%
2	AGVB	Kamrup	284	224	17	8%	12	71%
3	AGVB	Jorhat	378	226	34	15%	17	50%
4	AGVB	Kamrup(Metro)	284	258	50	19%	25	50%
5	AGVB	Bongaigaon	284	184	50	27%	12	24%
6	CBI	CBI Tinsukia	378	198	38	19%	16	42%
7	PNB	Cachar	340	250	180	72%	47	26%
8	PNB	Sivasagar	340	171	64	37%	1	2%
9	PNB	Dhemaji	340	136	46	34%	1	2%
10	PNB	Marigaon	340	171	0	0%	0	0%
11	PNB	Dibrugarh	340	201	59	29%	32	54%
12	PNB	Golaghat	340	185	57	31%	0	0%
13	PNB	Karimganj	340	171	62	36%	16	26%
14	PNB	Lakhimpur	340	294	16	5%	5	31%
15	SBI	Baksa	416	245	64	26%	17	27%
16	SBI	Udalguri	435	309	49	16%	0	0%
17	SBI	Sidli Chirang	435	272	11	4%	2	18%
18	SBI	Dima Hasao	378	345	31	9%	9	29%
19	SBI	Karbi Anglong	340	146	7	5%	0	0%
20	UCO	Goalpara	454	98	43	44%	28	65%
21	UCO	Dhubri	454	282	69	24%	64	93%
22	UCO	Kokrajhar	454	361	73	20%	72	99%
23	UCO	Barpeta	454	207	5	2%	0	0%
24	UCO	Darrang	454	303	119	39%	23	19%
25	UCO	Nalbari	435	308	21	7%	0	0%
26	RUDSETI	Nagaon	416	276	108	39%	21	19%
Total			9,831	5,990	1,279	21%	420	33%

iii) **Setting up of 9 new RSETIs**

Assam- Details of 9 uncovered Districts having potential for opening of new RSETIs			
S. No	Uncovered District	RSETI assigned to	STATUS AS ON 30.06.2024
1	Biswanath	HDFC	HDFC Bank submitted that the matter is taken up with their Central Office for necessary approval. ASRLM Department have requested the DC, Biswanath to provide land & rent-free Govt. infrastructure and Officials of SMMU, ASRLM met DC, Biswanath on 13.05.2024 and request was made to provide land to RSETI as per MoRD norms
2	Charaideo	PNB	PNB submitted that recommendation for necessary approval for setting up of RSETI sent to HO for consideration. ASRLM Department have requested the DC, Charaideo to provide land & rent-free Govt. infrastructure and Officials of SMMU, ASRLM met DC, Charaideo and CEO, ZP, Charaideo on 16.05.2024 and request was made to provide land to RSETI as per MoRD norms.
3	Hailakandi	PNB	PNB submitted that recommendation for necessary approval for setting up of RSETI sent to HO for consideration. ASRLM Department have requested the DC, Hailakandi to provide land & rent-free Govt. infrastructure and Officials of SMMU, ASRLM met DC, Hailakandi and CEO, ZP, Hailakandi on 03.05.2024 and request was made to provide land to RSETI as per MoRD norms.
4	Hojai	PNB	PNB submitted that recommendation for necessary approval for setting up of RSETI sent to HO for consideration. ASRLM Department have requested the DC, Hojai to provide land & rent-free Govt. infrastructure and Officials of SMMU, ASRLM met DC, Hojai on 30.04.2024 and request was made to provide land to RSETI as per MoRD norms.
5	Majuli	PNB	ICICI Foundation has showed inability to set up RSETI in Majuli district. NACER informed ASRLM and SLBC that PNB to set up RSETI in Majuli district, as it is a Lead bank. ASRLM Department have requested the DC, Majuli to provide land & rent-free Govt. infrastructure.
6	South Salmara	UCO	ASRLM have requested the MD & CEO, UCO Bank to deploy adequate manpower in the UCO RSETI- South Salmara and to start the training activity at the earliest and submit a status note/plan with timeline. UCO submitted that a director is appointed for RSETI, for managing the new set up, meanwhile recruitment of staff will be initiated for functioning of new RSET.
7	Baksa	AXIS	ASRLM requested Principal Secretary & CEO, BTR to provide land & rent-free Govt. AXIS Bank submitted that the matter is taken up with their Central Office for necessary approval.
8	Bajali	CANARA	Canara Bank has showed inability to set up RSETI in Bajali district as they have only 3 branches in the district. ASRLM requested District Commissioner, Bajali to provide land & rent-free Govt and Officials of SMMU, ASRLM met DC, Bajali on 27.05.2024 and appraised the matter of allotment of land.
9	West Karbianglong	SBI	SBI submitted that Letter sent to ASRLM for providing premises. ASRLM replied that letter sent to Autonomous Council, West Karbianglong regarding this. Officials of SMMU, ASRLM met Principal Secretary, KAAC on 20.05.2024 and appraised the matter of allotment of land.

AGENDA- 10: SHARING NEW INITIATIVES AND SUCCESS STORIES FOR REPLICATION ACROSS THE STATE

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

AGENDA- 11: DISCUSSION ON MARKET INTELLIGENCE ISSUES

Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the public. / Banking related Cyber frauds, phishing, etc.

SLBC requests all stakeholders to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence issues and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings.

AGENDA- 12: PERFORMANCE OF KPIS IN ASPIRATIONAL DISTRICTS & ASPIRATIONAL BLOCKS**ASPIRATIONAL DISTRICT' PERFORMANCE AS ON 30.06.2024**

Sl No.	District Name	Branch Network as on 30.06.2024			CD Ratio As on 30.06.2024	ACP Achv% JUN'24 QTR FY 2024-25
		Total Branch	Total ATM	Total CSP		
1	Baksa	39	17	504	81	10
2	Barpeta	94	133	2,419	86	39
3	Darrang	71	110	1,494	79	41
4	Dhubri	92	98	2,402	61	24
5	Goalpara	73	68	1,662	70	31
6	Hailakandi	47	56	766	45	16
7	Udalguri	52	50	745	75	12
7 ADs Total		468	532	9,992	71	25
All Districts		3,246	4,198	53,230	64	36

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

Sl No.	District Name	OPERATIVE CASA			PMJJBY		
		Target (Model District)	As on 30 th Jun'24	Achievement %	Target (Model District)	As on 30 th Jun'24	Achievement %
1	Baksa	Visakhapatnam (AP) 1,29,755	1,74,103	134	Adilabad (Telengana) 9,775	11,410	117
2	Barpeta		1,82,517	141		14,843	152
3	Darrang		1,68,785	130		14,696	150
4	Dhubri		2,01,817	156		14,801	151
5	Goalpara		1,49,667	115		12,878	132
6	Hailakandi		1,55,604	120		9,987	102
7	Udalguri		1,43,347	110		16,467	168
Sl No.	District Name	PMSBY			APY		
		Target (Model District)	As on 30 th Jun'24	Achievement %	Target (Model District)	As on 30 th Jun'24	Achievement %
1	Baksa	Mahasamund (Chattisgarh) 30,303	43,766	144	Fatehpur (UP) 2,886	5,440	188
2	Barpeta		41,873	138		6,748	234
3	Darrang		48,484	160		5,110	177
4	Dhubri		43,255	143		5,800	201
5	Goalpara		36,266	120		5,285	183
6	Hailakandi		31,117	103		4,526	157
7	Udalguri		48,113	159		5,295	183

ASPIRATIONAL BLOCKS' PERFORMANCE AS ON 30.06.2024

Sl No.	District Name	Block Name	Branch Network as on 30.06.2024			Social Security Scheme as on 30.06.2024		
			Total Branch	Total ATM	Total CSP	Enrolment under PMJJBY	Enrolment under PMSBY	Enrolment under APY
1	Baksa	Tamulpur	11	6	140	24,098	52,683	7,921
2	Barpeta	Mandia	8	1	117	20,270	62,085	8,265
3	Cachar	Lakhipur Block	8	5	74	8,270	19,271	2,766
4	Darrang	Pub-Mangaldai	6	4	62	7,995	27,073	4,045
5	Dhemaji	Murkongselek	7	5	56	31,322	64,226	12,282
6	Dhubri	Birshing-Jarua	3	2	97	3,455	14,379	3,090
7	Dimahasao	Diyang Valley	4	2	20	2,648	7,604	984
8	Dimahasao	Diyungbra	2	0	5	1,191	3,961	1,796
9	Dimahasao	Jatinga Valley	3	1	27	691	1342	548
10	Dimahasao	New Sangbar	4	3	15	4,274	8,190	1,674
11	Goalpara	Lakhipur	10	5	732	20,550	59,931	9,425
12	Hailakandi	South Hailakandi	2	0	18	1,329	6,225	1078
13	Karbianglong	Nilip	4	0	19	4,426	10,288	3,368
14	Karbianglong	Rongmongwe	4	0	3	1,745	6,728	2,652
15	Karbianglong	Samelangso	4	1	36	1,612	6,328	3,045
16	Southsalmara	Fekamari	4	2	72	70	3,304	804
17	Udalguri	Bhergaon	8	6	86	13,604	35,276	4,546
18	Westkarbi	Amri	6	1	22	5,788	15,385	4,022
19	Westkarbi	Chinthong	5	2	24	6,175	13,587	2,668
20	Westkarbi	Socheng	1	0	3	126	1,059	646
Total			104	46	1,628	1,59,639	4,18,925	75,625
State Total			3,246	4,198	53,230	32,49,636	88,16,749	14,95,988

AGENDA- 13: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:

Despite several follow up for submission of SLBC data related to various stakeholders, we face difficulties in obtaining data from following banks.

Kotak Mahindra Bank, Jana SFB, Utkarsh SFB, South Indian Bank, Ujjivan SFB.

AGENDA- 14: RBI SUGGESTED AGENDA:

- i. Need for appointment of dedicated FL Counsellors by Lead Banks in Assam.

AGENDA- 15: MISCELLENOUS**i. Compliance of Provisions of Real Estate (Regulation and Development) Act, 2016 by concerned Banks for allowing withdrawal from the Account by the Promoter:**

Real Estate Regulatory Authority, Govt. of Assam has informed that Real Estate (Regulation and Development) Act, 2016 was enacted to safeguard the interest of the allottees in addition to bringing transparency, ensure fair play, reduce fraud and delay, to curb diversion of funds etc.

With a view to ensure transparency and to minimise the probability of diversion of fund, Bankers to ensure that withdrawal from that specific account (escrow account) are made after following due procedure as per the Provisions of Real Estate (Regulation and Development) Act, 2016. Extract of the relevant provisions of the Act is reproduced as Section 4(2)(1)(D), Real Estate (Regulation and Development) Act, 2016 :-

ii. Regarding grievances of PMSBY, PMJJBY, PM-SVANidhi and others submitted in PMOPG portal:

As per Finance Department instructions, customer's complaint related to PMSBY, PMJJBY, PM-SVANidhi and others should be resolved effectively so that customers need not to lodge any complaint in the PMOPG portal.

iii. District Indicator Framework (DIF) of Sustainable Development Goals (SDGs):

NITI Aayog, as a part of sustainable development agenda of United Nations, developed certain index on SDG which comprehensively documents the progress made by States and Union Territories towards implementing the 2030 SDG targets. Finance Department, Assam has shared the target with SLBC and advised all banks to prepare their work plans to meet the targets. The target shared with all banks by SLBC.

iv. SLBC resolution for NPA classification norms of crop loans in the state of Assam & other NE states:

A subcommittee meeting for NPA classification norms of crop loans was held by SLBC. Following points was decided in the meeting.

- a) For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).
- b) For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

The house may approve the minutes for further circulation.

AGENDA- 16: ANY OTHER MATTER WITH PERMISSION OF CHAIR

Annex I - Data as on June'24 quarter

S.No	Bank Name	Digital Products Name for MSME
1	Bank of Baroda	MUDRA
2	Canara Bank	Jansamarth Portal
		Trade Receivable Discounting System
		Online SISHU Loan
		Online Loan Application and Tracking System (OLTS)
		Online NFB Facilities
3	ESAF Small Finance Bank	Nil
4	IOB	MSME MUDRA Loan through LOS
		SME GOLD
		IOB SME Esy
		MSME Insta Fund
		E- Bank Guarantee
		SME 300 Through LOS
		TReDS
		Weavers MUDRA Scheme through LOS
		MSME Auto Renewal STP journey up to Rs. 5 Lakhs
5	State Bank of India	Pre-Approved Business Loan (PABL)
		E-Mudra
		Contactless Lending Platform (CLP)
		CLP MUDRA
6	Punjab National Bank	PABL (Pre-Approved Business Loan)
		E-Mudra
		E-Svanidhi
		E-GST Express
		E-Vishwakarma
7	ICICI BANK	Insta Overdraft
		Insta home Overdraft
		Business Instalment loan
		Insta auto loans
8	HDFC	As of now we don't have any end-to-end digital products for MSME. Each case needs a physical touchpoint in form of visit/assessment.
9	The Assam Cooperative Apex Bank Ltd	NIL
10	Indusind Bank	NIL
11	UCO Bank	Contactless Lending Platform (CLP)
12	Bank of India	Mudra loans (Sishu, Kishore, and Tarun)
		Renewal cum Enhancement of MSME upto 10.00 Lac
		MSME loans (10.00 lac to 2.00cr) to be launched shortly
13	AGVB	NIL
14	Central Bank	e-MUDRA
15	Tamilnad Mercantile Bank Ltd	TMB Mbank
16	NESFB	NIL
17	Indian Bank	1.Digital Shishu Loan
		2.MSME renewal upto Rs 20.00 lakhs
		3.Pre-approved Business Loan
		4.Ind GST Advantage