

## AGENDA FOR ASSAM SLBC MEETING FOR JUNE'25 QUARTER

### AGENDA -1

**ADOPTION OF MINUTES:** The minutes of State Level Bankers' Committee meeting held on **16.07.2025** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

### AGENDA -2:

<b>ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 16.07.2025</b>			
<b>Sl No</b>	<b>AGENDA</b>	<b>ACTION POINT</b>	<b>REMARKS</b>
1	<b>REVIEW OF CREDIT DEPOSIT RATIO:</b>	(i) Strategy to improve the CD Ratio of the state of Assam specially in Barak Valley Districts i.e., Hailakandi, Cachar, Sribhumi.	Banks submitted some strategies as follows: 1. To explore the scope to increase advance to contractors for construction activities. 2. The penetration in SHG financing is very low in the aforesaid districts. To explore opportunities to finance to the SHGs. 3. There is a booming market for commercial vehicles in these districts. To finance to Commercial Vehicles there. 4. To finance to artisans under cluster mode in these districts. 5. Conduct credit camps on weekly/monthly basis with the help of line departments viz. NRLM, Fishery, Veterinary, Agriculture etc.
2	<b>ACP &amp; PRIORITY SECTOR ADVANCES:</b>	To confirm the correctness of the data uploaded in SLBC Portal.	All banks have confirmed that the data uploaded by them in SLBC Portal is correct, as per RBI Lead Bank master circular.
3	<b>PMEGP</b>	To highlight the underperforming Banks in three or more important areas	Banks have submitted some major reasons for application rejection as follows: 1. CIC Score is below Bank stipulations. 2. Applicant a defaulter in Bank. 3. Applicant unable to submit requisite documents. 4. Project Report is not as per guidelines. 5. Unaware or lack of business knowledge of the business loan applied.
4	<b>PM Vishwakarma</b>	Reasons for low performance under the scheme	Banks have submitted some major reasons for low performance under the scheme as follows: 1. CIBIL score lower than benchmark. 2. Applicant may not belong to specific geographical area covered by branches. 3. Applicant may have already availed loan under Govt sponsored scheme. 4. Applicant or family member may be government employee. 5. Applicant may not belong to a specified trade.
5	Chief Secretary, Assam informed the house that PepsiCo is coming up with a chips factory in Nalbari and asked for specific schemes to finance potato farming in areas with potential for growing potatoes		Indian Bank submitted that they have conducted survey for feasibility study and awareness of our bank schemes for financing potato farming. Apex Bank submitted that the Bank has taken up the matter with the BOD of the Bank for financing in this proposal. AGVB shall explore possibility of coming up with a dedicated scheme for potato farmers in the geography. SBI visited the unit in Nalbari and had a meeting with PepsiCo team on 17.07.2025. SBI also visited one of the FPO suggested by PepsiCo on 06.08.2025. Proposal for MoU is given by SBI to PepsiCo team. Decision is pending with them.
6	Comm. & Secy, Finance Department urged all the Banks to come up with proposals regarding insurance packages for contractual employees.		<b>AGVB</b> submitted that Proposal has been already submitted for Contractual Employees of Govt. of Assam to the Secy, Finance (IF) Department, Govt. of Assam. <b>PSB</b> submitted that they have salary accounts with municipality employees where they offer insurance for both regular and contractual employees those having PF numbers. <b>Indian Bank</b> have forwarded a recommended for insurance package under salary a/c of contractual employee in line with permanent employees of Govt of Assam. <b>BOI</b> have submitted proposals regarding insurance packages for contractual employees, but it was not accepted. <b>SBI</b> has already forwarded the matter to the Corporate Centre and has requested the Govt. of Assam to provide granular data on contractual staffs so that the proposal regarding insurance packages for contractual employees, can be further pursued.
7	<b>PMEGP, PMFME &amp; WEAVERS MUDRA SCHEME</b>	Banks to provide Branch wise Target to State Department through SLBC	SLBC has shared District wise Bank wise Target among all member banks.  PMEGP & PMFME Bank-wise and Branch wise target shared with line departments.

### **AGENDA 3: REVIEW OF BANKING PARAMETERS**

#### **a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.06.2025: -**

(Amount in ₹Crores)							
	As on 30.06.2025	As on 31.03.2025	As on 30.06.2024	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
<b>Deposits</b>	2,33,618	2,34,646	2,19,798	-1,028	-0.44%	13,820	6.29%
<b>Advances</b>	1,67,952	1,67,315	1,49,632	637	0.38%	18,320	12.24%
<b>CD Ratio</b>	<b>71.89</b>	<b>71.31</b>	<b>68.08</b>				

#### **b) DISTRICT-WISE CD RATIO AS ON 30.06.2025: -**

Districts below 50% CD Ratio: 5 Low CD Ratio Banks											
Dimahasao(48.10)			Sribhumi(38.97)			Hailakandi(44.87)			Cachar (47.35)		
Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio
Indusind	1	0.00	Apex	3	7.62	Indusind	1	0.07	Apex	1	15.85
Apex	1	8.75	CBI	4	19.92	Apex	2	9.95	IDBI	2	20.85
PNB	2	16.27	Union	1	24.16	BOI	1	27.51	UCO	6	21.66
Canara	1	19.90	Indian	3	26.25	Slice	1	30.45	CBI	7	24.23
ICICI	2	22.20	UCO	1	26.34	CBI	2	32.51	IDFC	1	26.60

#### **c) ACHIEVEMENT UNDER ACP AND PSL AS ON 30.06.2025:**

Sector	(Amount in ₹Crores)		
	FY 2025-2026 as on 30.06.2025		
	Target Amount	Achieved Amount	Achievement %
<b>Agri Total</b>	28,001.41	3,588.02	12.81%
<b>MSME</b>	37,712.47	15,909.79	42.19%
<b>Other Priority Sector</b>	5,899.56	938.04	15.90%
<b>Total</b>	<b>71,613.44</b>	<b>20,435.85</b>	<b>28.54%</b>

In the Sub-Committee meeting, the revised ACP target for FY 2025-26, in line with DFS instructions, was presented. The same is now being submitted for approval by the house.

#### **PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.06.2025: -**

Sector	(Amount in ₹Crores)							
	O/S as on 30.06.2024	O/S as on 31.03.2025	O/S as on 30.06.2025	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv
<b>Agri Total</b>	26,890	30,859	31,353	494	2%	4,463	17	20
<b>MSME</b>	39,295	44,515	45,403	888	2%	6,107	16	30
<b>Other Priority Sector</b>	11,582	11,705	12,093	388	3%	511	4	8
<b>Total PSA</b>	<b>77,767</b>	<b>88,250</b>	<b>88,848</b>	<b>1,770</b>	<b>2%</b>	<b>11,082</b>	<b>14</b>	<b>58</b>

**d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2025-26) & O/S AS ON 30.06.2025 AND POSITION OF CERTIFICATE CASES AND RECOVERY:**

**NRLM, NULM, PMEGP, SUI**

**(Amount in ₹Crores)**

Schemes	Target for FY (2025-26)		Disbursement		Achievement %	
	No.	Amt	No.	Amt	No.	Amt
<b>i. NRLM (Group Loan)</b>	1,40,000	4,500.00	34,324	1,232.41	25%	27%
<b>NRLM(Individual)</b>	40000	400.00	3,435	44.56	9%	11%
<b>ii. PMEGP</b>	2,491	210.61	728	26.37	29%	13%

**iii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.06.2025: -**

**(Amount in ₹ Crores)**

MUDRA	O/S as on 30.06.2024		O/S as on 31.03.2025		O/S as on 30.06.2025		YoY Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
<b>Shishu</b>	5,52,554	1,127	5,32,363	1,151	4,93,282	1,123	-28	-4
<b>Kishore</b>	5,86,156	5,252	6,45,441	6,071	6,61,653	5,999	-72	747
<b>Tarun</b>	45,613	2,388	60,382	3,079	61,453	3,130	51	742
<b>Tarun Plus</b>					695	80	80	80
<b>Total</b>	<b>11,84,323</b>	<b>8,767</b>	<b>12,38,186</b>	<b>10,301</b>	<b>12,17,083</b>	<b>10,332</b>	<b>31</b>	<b>1,565</b>

**iv. PMFME**

PMFME Progress report during FY 2025-26 as on date 30.06.2025 for Assam					
Target	Total Sanctioned during Current FY	Total Disbursed during Current FY	Achievement	Loan Application under process as on end of quarter	NPA
4,000	271	383	10%	751	138

**v. PM SURYAGHAR**

PM Surya Ghar - Loan Status as on 30.06.2025				
Total Application Sourced	Sanctioned	Disbursed	Rejected	In - Pipeline
84,133	28,837	24,551	53,882	1,293

**vi. PM VISHWAKARMA**

PM Vishwakarma- Status as on 02.09.2025				
Application Sent to Bank for loan Process	Loan sanctioned but yet to be disbursed	Disbursed Loan	NPA	Rejected Loan
1,452	1,656	11,954	549	40,227

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

**(Amount in ₹ Crores)**

Schemes	As on 30.06.2024			As on 31.03.2025			As on 30.06.2025		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
<b>NRLM</b>	5,090	27	0.54%	7,375	43	0.58%	7,429	51	0.68%
<b>PMEGP</b>	621	204	32.85%	661	191	28.90%	655	194	29.70%
<b>PMMY</b>	8,766	1,156	13.18%	10,300	1,129	10.96%	10,332	1,149	11.12%
<b>NULM</b>	225	12	5.21%	311	12	3.81%	293	12	4.17%
<b>SUI</b>	333	26	7.83%	348	31	8.84%	377	32	8.43%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for June'25 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
48,883	653.19	4,405	72.33	2,836	35.41	50,452	690.11

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

Progress under Crop KCC as on 30.06.2025									
New Crop KCC issued during quarter		Active Crops KCC		Outstanding		NPA		%age of NPA	
No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
10,863	170.48	7,56,868	5,822.08	11,66,215	8,144.02	4,09,347	2,321.95	35%	29%

Progress under PMFBY Kharif 2025 in Assam				
Total KCC accounts entered in Portal	Total KCC Enrolled under PMFBY Kharif 2025	Total KCC Accounts ineligible for PMFBY Kharif 2025	Total KCC Accounts saturated under Kharif 2025	%age Saturation in Kharif 2025
2,16,131	1,64,329	17904	1,82,233	84.32%

The last date of remittance of PMFBY was 15.09.2025 which was already passed. For PMFBY Rabi, notification will come on November'25. Banks are requested to take the following action points to ensure maximum coverage under the scheme:

- Mark NPA accounts as ineligible.
- Ensure maximum Aadhaar linkage in KCC accounts.

f) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2025-26 as on 30.06.2025 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	824	61.65	409	31.02
Disbursement	2,458	38.10	1,158	16.50
Outstanding	17,390	812.80	7,470	354.27
NPA	1,008	28.26	289	8.08

g) **PROGRESS UNDER SHG-BANK LINKAGE**

(Amount in ₹ Crores)

SHG Credit Linkage Progress in Assam During FY 2025-26 till June'25 quarter								
Savings Linked No in FY 2024-25	Savings Linked Amount in FY 2024-25	Credit Linked No in FY 2024-25	Credit Linked Amount in FY 2024-25	SHG O/S No.	SHG O/S Amt.	SHG NPA No.	SHG NPA Amt.	SHG NPA Amt. %
11,061	40.28	45,357	1,605.07	2,78,026	7,525.97	15,047	91.56	1.22

## **h) FLOW OF CREDIT TO MSME SECTOR**

- i. Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 4,165.22 Crores corresponding to 1,59,292 no. of loan accounts to women owned MSMEs as on 30.06.2025. The disbursement in FY 2025-26 is ₹ 339.30 Crores corresponding to 9,557 nos upto 30.06.2025.
- 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/NABARD to present any data/schemes for enhancing Farmer's Income, if any.

- (Development of Irrigation facility/ Promotion of ancillary activities/ Creation of Start Up Ecosystem in Agri and allied sector/ Promotion of organic farming/ Promotion of value addition through food processing/ Investment in Warehousing and cold chain & rural/ Agri, infra (Godown, solar power etc) etc.
- Non-receipt of adequate credit to tenant farmers JLGs.

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

- Views of non-official members of NTWB; suggestion, if any.

## **AGENDA- 6: 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, with special focus on Tier 5 unbanked centres of Assam and formulating action plan to cover Tier-5 URCs by provision of banking outlet.**

Under Tier 5, CSPs has been installed in all unbanked Rural Centres. In Tier 3, there are 383 URCs in which allocation of Banks is currently being undertaken by LDMs.

### **b) Review of operations of BCs: Hurdles/Issues and Inactive BCs**

In subcommittee meeting, ASRLM informed that proposals for issuing BC Sakhi (CSP) codes are pending with AGVB, PNB, and SBI, with large numbers of cases showing little progress. Banks cited lack of suitable locations as a reason, but ASRLM clarified this is not a prerequisite. ASRLM also highlighted unresolved dual biometric issues at banks BC points, pending for over six months, and sought urgent resolution.

### **c) Digital delivery channels: -**

#### **i. ATM penetration status in 16 ATM deficient districts of Assam**

In subcommittee meeting, In the sub-committee meeting, DGM, SLBC urged all banks for gradual growth in ATM penetration across 16 Assam districts. AGM, RBI raised concern over the decline in ATMs compared to the previous quarter, to which banks explained that their vendor AGS had gone bankrupt and the ATMs are being shifted to a new vendor.

#### **ii. Progress in coverage of ATMs in Aspirational Blocks**

There are 4 Aspirational Blocks i.e., Rongmongwe(Karbi Anglong), Socheng(West Karbi), South Hailakandi (Hailakandi) and Diyungbra (Dima Hasao) in Assam in which ATM to be installed. Being a sole Banker in these blocks, AGVB were suggested by the house to arrange for on-site ATMs at these four locations in tie-up with PNB Bank. In the sub-committee meeting, AGVB informed that the matter has already been shared with PNB. Reply from PNB is still awaited.

#### **iii. Expanding and Deepening of Digital Payment Ecosystem (EDDPE)- Status of coverage of remaining districts of Assam and related challenges to achieve the target by March 2025-**

Majuli District is declared as 100% digitized district in June'25 quarter. In the sub-committee meeting, it was decided that to improve digitization performance in Assam, all banks should also include Debit Cards of Current Accounts in data reporting and ensure 100% digitization by the September'25 quarter.

**iv. Financial Literacy Camps held during the FY 2025-26:**

Quarters	No. of FLC Camps conducted during each Quarter		
	Achievement-FY (2024-25)	Target-FY (2025-26)	Achievement-FY (2025-26)
June	1,600	4,689	2,229(48%)
Sept	2,307	-	-
Dec	1,804	-	-
March	2,874	-	-
<b>Total No. of FLC Camps</b>	<b>8,585</b>	<b>4,689</b>	<b>2,229</b>

**v. Progress under Aspirational Districts**

Assam is having 7 Aspirational Districts.

Target -100% of Benchmark		Operative CASA Per lakh population		PMJJBY enrollments per lakh population		PMSBY enrollments per lakh population		APY beneficiaries per lakh population	
		Visakhapatnam (AP) 1,29,755	in % age of the target	Adilabad (Telengana) 9,775	in % age of the target	Mahasamund (Chattisgarh) 30,303	in % age of the target	Fatehpur (UP) 2,886	in % age of the target
State	District	Jun'25		Jun'25		Jun'25		Jun'25	
Assam	Baksa	1,92,827	149	14,301	146	48,828	161	6,689	232
Assam	Barpeta	2,09,140	161	19,135	196	49,610	164	7,927	275
Assam	Darrang	1,69,921	131	17,976	184	55,176	182	6,048	210
Assam	Dhubri	1,71,754	132	18,119	185	50,810	168	7,101	246
Assam	Goalpara	1,52,870	118	16,066	164	42,347	140	6,106	212
Assam	Hailakandi	1,62,808	125	12,605	129	35,834	118	5,288	183
Assam	Udalguri	1,39,892	108	19,935	204	54,388	179	6,054	210

**d) Status of Brick & Mortar Branches in unbanked villages: -**

In Sub-committee meeting, SBI had requested to remove 2 villages i.e., Sarkey Bosti in Hojai and Jaybhum in Goalpara from the pending list as District Administration stating unavailability of Premises/Suitable Building for setting up Brick & Mortar Branch. The same is being presented for approval by the house. ICICI submitted that they have made the branch operational on 30.08.2025 in Tarangapur in lieu of Chilarvita in Goalpara District.

**e) Review on 3 months FI Saturation camps at Gram Panchayat Level**

**AGENDA- 7: 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 (status update on study to ascertain low credit offtake in Agriculture section by NABARD & State Govt).

**AGENDA- 8: STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS & SEAMLESS LOAN DISBURSEMENT; IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016 (EXPLORING POSSIBILITY)**

**AGENDA- 9: RSETI AND SKILL DEVELOPMENT**

**i) Pending claims of RSETI**

(Amount in ₹ Crores)

SI No.	Bank	Pending Claim of 3rd & 4th quarter of FY 2024-25
1	AGVB	0.40
2	CBI	0.15
3	PNB	1.80
4	SBI	1.53
5	UCO	1.65
6	RUDSETI	0.33
<b>TOTAL:</b>		<b>5.86</b>

ii) **Credit linkage and training programmes of RSETI in Assam as on 31.08.2025**

Sl No.	Bank	RSETI	AAP 2025-26 Target	Half Year Target	No. of training programme conducted	Training Achievement as on 31.08.2025	% of Training Achievement against half year target	gap to Half year Training target	Settled as on 31.08.2025	% of settlement against achievement	Credit linkage as on 31.08.2025	% of credit linkage to Self employment
1	AGVB	Kamrup Metro	950	475	12	409	86%	66	153	37%	41	27%
2	AGVB	Jorhat	1350	675	15	426	63%	249	63	15%	27	43%
3	AGVB	Bongaigaon	950	475	9	267	56%	208	67	25%	27	40%
4	AGVB	Kamrup	1150	575	10	317	55%	258	176	56%	57	32%
5	AGVB	Sonitpur	1350	675	11	311	46%	364	27	9%	5	19%
6	CBI	Tinsukia	1170	585	12	319	55%	266	23	7%	9	39%
7	PNB	Dibrugarh	1150	575	12	365	63%	210	213	58%	114	54%
8	PNB	Sribhumi	1095	548	10	343	63%	205	171	50%	151	97%
9	PNB	Cachar	1150	575	11	308	54%	267	240	78%	60	25%
10	PNB	Morigaon	1150	575	9	306	53%	269	33	11%	24	73%
11	PNB	Sibsagar	1170	585	9	306	52%	279	57	19%	14	25%
12	PNB	Dhemaji	1170	585	8	241	41%	344	94	39%	0	0%
13	PNB	Golaghat	1150	575	7	214	37%	361	104	49%	2	2%
14	PNB	Lakhimpur	1170	585	7	207	35%	378	38	18%	9	24%
15	RUDSET I	Nagaon	1150	575	14	449	78%	126	315	70%	237	76%
16	SBI	Dima Hasao	1100	550	13	445	81%	105	53	12%	30	57%
17	SBI	Baksa	1206	603	11	369	61%	234	112	30%	64	58%
18	SBI	Karbianglong	950	475	8	260	55%	215	50	19%	37	74%
19	SBI	Chirang	1250	625	10	322	52%	303	62	19%	43	69%
20	SBI	Udalguri	1250	625	9	274	44%	351	105	38%	64	61%
21	UCO	Kokrajhar	1150	575	12	335	58%	240	164	49%	82	50%
22	UCO	Nalbari	1150	575	10	333	58%	242	142	43%	20	14%
23	UCO	Darrang	1150	575	10	325	57%	250	122	38%	30	25%
24	UCO	Dhubri	1150	575	11	324	56%	251	154	48%	109	71%
25	UCO	Goalpara	1150	575	12	307	53%	268	110	36%	12	11%
26	UCO	Barpeta	1150	575	8	250	43%	325	17	7%	12	71%
<b>Grand Total</b>			<b>29,931</b>	<b>14,966</b>	<b>270</b>	<b>8332</b>	<b>56%</b>	<b>6634</b>	<b>2865</b>	<b>34%</b>	<b>1280</b>	<b>45%</b>

### iii) Setting up of 9 new RSETIs

S. No	Uncovered District	RSETI assigned to	STATUS AS ON 05.09.2025
1	Bajali	Canara	MORD approval obtained on 20.03.2025. Land is already allotted on 22.05.2025. Possession is not taken by Bank as Allotted land found not suitable by the Bank. Rent Free Infrastructure is identified found not feasible. The Bank was directed to operationalize the RSETI in rented premises by August 2025 but not yet operationalized. It will take 2–3 months (within Dec'25)
2	Baksa	CBI	Land is already allotted on 07.08.2024. Rent Free Infrastructure identification in process. SLBC vide letter dated 31.05.2025 & ASRLM vide letter dated 11.06.2025 requested CBI to initiate and expedite the process of opening of RSETI at Baksa. The Bank was requested to initiate the process for Administrative Approval from MoRD and take possession of the land.
3	Biswanath	Indian	Land is not allotted yet. Rent Free Infrastructure is identified. The Bank has initiated the process for Administrative Approval, which is under scrutiny at MoRD. Director, RSETI appointed. Bank to start RSETI in the rent-free premise.
4	Charaideo	PNB	The MoRD accorded administrative approval on 04.02.2025. Land is already allotted on 08.08.2024, but less than 0.5 acre. The District Administration vide dtd 30.07.2025 has given additional land to make it 0.5 acre. The Bank was directed to operationalize the RSETI in rented premises by August 2025 but not yet operationalized. The Bank has committed to set it up by October 2025.
5	Hailakandi	PNB	Land is allotted on 25.07.2023. Possession not taken as allotted land was unsuitable for RSETI; alternate land identification is underway. The MoRD accorded administrative approval on 04.02.2025. Bank was directed to operationalize the RSETI in rented premises by August 2025. District Administration has identified the ITI, Kuchila building for the temporary setup of RSETI.
6	Majuli	PNB	MoRD approved on 05.05.2025. DC, Majuli vide order dated 29.05.2025 has allowed the vacant campus of a School, Garamur to use as a temporary RSETI campus. The Bank has committed to set up RSETI by October, 2025.
7	Hojai	SBI	MoRD approved on 20.03.2025. Identified land found suitable by LDM, Hojai. Rented premises identified. The Bank has committed to set up RSETI by October, 2025.
8	West Karbi	SBI	Land is allotted on 16.08.2024. MoRD approved on 20.03.2025. Demarcation of land is completed. Bank to take possession of the Land. The Bank has committed to set up RSETI by October, 2025.
9	South Salmara	UCO	MoRD approved on 18.11.2024. Rent Free Infrastructure is identified and allotted. Bank has taken possession. The Bank committed to operationalize the RSETI by September 2025.

### iv) Status of appointment of dedicated FL Counsellors

SN	District Name where FLCs need to be appointed	Lead Bank	Remarks
1	Barpeta	UCO	Advertisement was published for recruitment, no applications received
2	Kokrajhar	UCO	
3	Goalpara	UCO	
4	Sonitpur	UCO	
5	South Salmara	UCO	
6	Dhemaji	PNB	Paper publication already done, but no application received. We are in search of new applicants for the same
7	Dibrugarh	PNB	
8	Lakhimpur	PNB	
9	Tinsukia	PNB	
10	Charaideo	PNB	
11	Golaghat	PNB	
12	Jorhat	PNB	
13	Majuli	PNB	
14	Sibsagar	PNB	
15	Hailakandi	PNB	
16	Karimganj	PNB	Applications are invited from the eligible Candidates, but no application received
17	Nagaon	PNB	
18	Hojai	SBI	
19	Tamulpur	SBI	
20	Dima Hasao	SBI	
21	Karbi Anglong	SBI	
22	West Karbianglong	SBI	
23	Baksa	SBI	



#### **AGENDA- 10: DISCUSSION ON MARKET INTELLIGENCE ISSUES**

Banking related Cyber frauds/ Ponzi Schemes / Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public/ Banking related Cyber frauds, phishing/ Credit related frauds by borrower groups / Instances of usurious activities by lending entities in the areas over indebtedness of MFI borrowers – Views of MFIN and NBFC-MFI lenders. / Money Mule A/Cs in certain districts of Assam

#### **AGENDA- 11: MISCELLENIOUS**

- i. Issues remaining unresolved at DCC/ DLRC meeting.
- ii. Campaign to facilitate efficient and faster settlement of unclaimed funds.
- iii. Restructuring and Extension of PM SVANidhi Scheme- Revised Guidelines.
- iv. Swachhata Hi Seva (SHS), 2025- -17.09.2025 to 02.10.2025

#### **AGENDA- 12: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:**

#### **AGENDA- 13: ANY OTHER MATTER WITH PERMISSION OF CHAIR**