

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

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **17.03.2023** 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 17.03.2023

Sl No.	AGENDA	TARGET GROUP	BANKS/LDMs/State Department	ACTION TAKEN?	REPLY
1	CREDIT DEPOSIT RATIO:	Banks having less than 50% CD Ratio	CAN, CBI, IND, PNB, PSB, UCO, UNI, IDBI, KMB, RBL, SIB, YES, AU, JSF, UJJ, USFB, AGVB, ACAB	(i) strategy for achieving 60%	YES Bank has 51.51% CD Ratio as on Mar'23. 17 Banks i.e. Canara Bank, Indian Bank, IDBI, RBL, CBI, PNB, PSB, UCO, Union, SIB, Ujjivan, AGVB, KMB, AU, JSF, Utkarsh and Apex are still having CD Ratio less than 50%. They have responded that they would allocate targets under MSME, Agri and priority sector advances to achieve higher CD ratio. Banks have planned to organize camps and offer new digital products. Big ticket advances would be pursued by the Banks to improve CD ratio. KMB, YES Bank, AU, JSF, Utkarsh did not submit strategy. RBI has advised the local controlling heads of the banks below 50% CD Ratio and requested their Central Office to take up the matter with the Corporate Offices / Head Offices of the underperforming banks. A sub committee meeting has been conducted and SLBC reviewed all 17 banks performance who have below 50% CD Ratio. ATR attached as Annexure I.
		Districts having less than 40% CD Ratio	Dimahasao, Karimganj	(i) strategy for achieving 60% (ii) outcomes of Sub Committee as per RBI Directions	LDM, Karimganj(34%) and LDM, Dimahasao(39%) submitted that Special Sub Committee was formed and meeting of that are being organized from time to time for improving CD ratio.
		5 low performing Branch Name with CD Ratio	All Banks	Strategy to achieve 60%	1) Chandmari Branch(Union)- 15.00% 2) Bashistha Chariali Branch (CBI)- 7.18% 3) Silapathar Branch(IDBI)- 17.00% 4) Shantipur Branch(AGVP)- 11.52% 5) Beltola Branch(NESFB)- 4.63%
2	ACP & PRIORITY SECTOR ADVANCES:	Banks having ACP achievement less than 75% as on 31.12.2022 and Banks having ACP(Agri) achievement less than 75% as on 31.12.2022	All Banks	(i) Bank's strategy to achieve ACP Target	17 Banks i.e. CAN, IND, PNB, SBI, UCO, UNI, AXIS, BAND, FED, HDFC, ICICI, INDUS, KBL, KMB, SIB, YES, NESFB achieved their ACP targets for the year ended March'23. 14 Banks i.e. Utkarsh, Apex Cooperative, Ujjivan, ESAF, Punjab & Sind Bank, IOB, BOI, AGVB, IDBI, JSF, BOB, CBI, IDFC, BOM did not achieve ACP Target for FY 2022-23. Banks submitted that they would be undertaking a credit outreach program, set target under priority sector/MSME/Agri and focus on big ticket size advances apart from expediting the loan sanctioning process. Focus on generating leads from field visits and Govt sponsored loan portals. Credit camps are being organized in cluster basis and monthly progress is reviewed accordingly. No strategy was submitted by BOB, BOM, ESAF, JSF, USFB .
3	GOVERNMENT SPONSORED SCHEMES	All Banks having at least any Nil GSS(NRLM, NULM, PMEGP, SHG, SUI)	AXIS, BANDHAN, FEDERAL, ICICI, IDFC, INDUSIND, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, UJJIVAN, USFB, APEX	(i) Bank's strategy to achieve GSS Target	The concerned banks responded that they would organize Awareness Campaigns on Govt Sponsored Schemes and handholding is being provided to customers to enable them to enroll in GSS schemes. RBL submitted that Bank does not receive any application under said scheme and Bank is following up for obtaining central login for PMEGP portal for generation of MIS. Issue is pending with PMEGP officials. IDFC, Indusind, KMB, YES, Apex and Utkarsh did not spell any strategy.
4	PMFME	All Member Banks	All Member Banks	(i) Bank's strategy to achieve PMFME Target	Member banks submitted that to sensitize and train their branches about the product and branch wise targets would be allocated. TAT to be improved. Reduce rejection ratio. Proper monitoring from backend to achieve targets. KMB, Utkarsh did not reply.

5	PM SVANidhi	All Member Banks	All Member Banks	(i) Bank's strategy to achieve PM SVANidhi Target	The member banks submitted that they would adopt the following strategies: Co-ordination with ULBs and DPA. Lower rejection ratio with improved TAT. Clearance of pendency and disbursal of sanctioned cases. Organization of campaigns to sensitize branches and generate leads. GSS Day would be observed once a week to emphasize on GSS and PM Svanidhi. KMB, Utkarsh did not reply.
6	RSETI:	ASRLM Dept., Govt. of Assam, SLBC, All RSETI Sponsored Banks	ASRLM Dept., Govt. of Assam, SLBC, CAN, AGVB, CBI, PNB, SBI, UCO	(i) Strategy to achieve in all the parameters in line with the MoRD benchmarks	A sub committee meeting on RSETI has been conducted on 17.05.2023. In this meeting, SLBC reviewed all 7 banks which are allotted to set-up new RSETI. The concerned banks submitted that RSETIs to be in regular follow up with the Banks and other stakeholders for achieving MoRD benchmark of 70% in Settlement of trainees and providing 50% credit linkage to settled candidates by providing Bank finance. RSETI directors to achieve month wise targets in all the parameters in line with MoRD benchmarks and their performance will be reviewed periodically. Include diversification in training programme to improve credit linkage percentage further. CBI &PNB did not advise any strategy.
7	100% DIGITIZATION OF MAJULI DISTRICT:	All 8 Banks operating in Majuli District	CAN, PNB, SBI, UCO, AXIS, HDFC, NESFB, AGVB	(i) Bank's strategy to achieve 100% digitization	Canara, PNB, UCO, Axis ,HDFC, AGVB, SBI submitted as follows: They will focus on enrolment of more customers through digital offerings. Will drive a special campaign for mobile banking. conduct Digital Literacy camp in the villages of the district for public awareness & 100% coverage. No reply from NESFB .
8	FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI)	SLBC, NABARD	SLBC, NABARD	(i) NABARD Reply for Reason for reduction in JLG (ii) SLBC action point to compare performance under NSFI vis a vis National Benchmark.	SLBC noted the same and will compare performance under NSFI vis a vis National Benchmark in next SLBC meeting on Special focus on Financial Inclusion and Financial Literacy during FY 2023-24. NABARD submitted the probable reasons for reduction in JLG financing are as indicated below: <ul style="list-style-type: none"> Assam Micro Finance Institution (Regulation of Money Lending) Act, 2020 has impact on JLG financing adversely for the bank. Many of the groups are waiting for loan waiver, as a result of which, their CIBIL score have been dropped significantly. Some Banks have not financed to new groups since 2021-22 due to high NPA in the sector. Only existing groups have been finance. The decrease is due to closure of accounts after full repayment of loan. The majority of the JLG loans in the district are being sanctioned by AGVB only during the last 2 years. There is almost no participation from other Banks Lack of involvement of credible and sustainable intermediaries for formation and nurturing of JLGs .
9	ASPIRATIONAL DISTRICTS' (ADs) & MISSION UTKARSH DISTRICT	LDMs of Aspirational Districts and Mission Utkarsh District	LDMs of Baksa, Barpeta, Darrang, Dhubri, Goalpara, Hailakandi, Udalguri, Kokrajhar	(i) strategy for ensure successful implementation of the campaign	LDMs of Baksa, Barpeta, Goalpara, Udalguri, Kokrajhar, Darrang, Hailakandi and Dhubri spelt out the undernoted strategies: <ul style="list-style-type: none"> Branchwise target allocation in DLCC meetings, Organisation of camps, Collaborate with FPCs to open bank accounts and enroll beneficiaries under PMJJBY,PMSBY and APY schemes. VCDC level camps are going on with a moto to saturate all individuals with desired schemes.
10	FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM	Banks facing delays in installation of ATMs in Tea Estates	PNB, UCO, SBI, INDIAN, BOB, ICICI, CBI, UNION	(i) Action Plan to ensure deployment of Mobile ATMs/CDMs in Tea Gardens till the installation of ATM	PNB submitted that they are going to deploy mobile ATMs/ BCs. UCO Bank submitted that at Khongea TE, if Garden Management provides the premises at an early date, bank will install the ATM within June,2023. SBI submitted that ATM Room not yet constructed by garden authority. Indian Bank submitted that the matter are being taken up by ZO Dibrugarh for early installation. BOB submitted that One ATM at Bokahola tea estate is at completion stage. At Naharjan , ATM Machine will be operational on completion of premises . Union Bank submitted that bank already delivered the ATM once at the tea garden but had to transfer it because of non-cooperation from the tea garden authorities. CBI did not submit any action plan regarding this.

11	CREDIT REQUIREMENTS OF THE SMALL TEA GROWER	All Member Banks & ACAB for issuance of SoF	All Member Banks & ACAB for issuance of SoF	(i) Action Plan to explore credit opportunities for financing Small Tea Growers	Apex Bank submitted that SoF has been prepared and circulated to all the stakeholders on 27.04.2023. The strategies suggested by Banks like BOI, BOM, Canara, Indian, SBI and PNB are <ul style="list-style-type: none"> Spreading awareness among branches and conducting tea garden visits. Utilize KCC scheme for offering finance to small tea growers. Launch of Area based schemes and circulation of approved SOF for clarity among bankers regarding finance. Jana and Federal Bank had no schemes for small tea growers
11	PM-KISAN	All Member Banks	All Member Banks	(i) Action Plan to Zeroize pendency by the end of March 2023	Canara Bank and AGVB submitted that they have NIL pendency. The other member banks ensured to zeroize pendency and submitted that- <ul style="list-style-type: none"> Pendency lists shared with operating units to ensure AADHAR linkage and zeroize pending cases. Monitoring from backend offices. KMB, USFB did not reply.
12	PRADHAN MANTRI FASAL BIMA YOJNA	All Member Banks	All Member Banks	(i) Action Plan to increase PMFBY coverage to loanee farmers	Banks will adopt the given strategies- Awareness programme/Financial literacy camps for loanee farmers to spread PMFBY & ensure coverage. Branches sensitized to mandatorily cover all KCC accounts under PMFBY. Monitoring from backend to ensure progress. Bandhan, Jana and Ujjivan had no product offerings. KBL, KMB, USFB did not reply.
13	KVIC CONCERN ON REJECTIONS	SLBC, KVIC, ALL CONCERNED BANKS	SLBC, KVIC, ALL CONCERNED BANKS	Analysis some cases of rejections from all the concerned Banks	KVIC submitted the 6788 rejection cases of 14 Banks during FY 2022-23. The granular data circulated to all the Banks for further sensitization of Branch level staff in this regard. However, we present some <u>PMEGP REJECTION CASES</u> for analysis purpose..

AGENDA- 2

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.03.2023: -

(Amount in ₹Crores)

	As on 31st Mar'22	As on 31st Dec'22	As on 31st Mar'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	1,92,149	1,98,913	2,11,370	12,457	6	19,221	10
Advances	1,04,291	1,14,364	1,22,233	7,869	7	17,942	17
CD Ratio	54.28	57.49	57.83				

There is a YOY growth of ₹ 19,221 Cr (10%) in Deposit and ₹ 17,942 Cr (17%) in Advance. Bank having major negative YOY growth on Credit is Bandhan(-1,698 Cr). Banks having major negative YOY growth on Deposits are BOB(848 Cr) & Canara(575 Cr).

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.03.2023: -

Highest CD Ratio (in %)			Lowest CD Ratio (in %)		
Banks Name	No of Branches	CD Ratio	Banks Name	No of Branches	CD Ratio
IDFC Bank	3	239	RBL	1	3
ESAF	3	217	South Indian Bank	2	27
Bandhan Bank	477	177	Utkarsh SFB	2	30
Indusind Bank	39	165	Union Bank	84	32
NESFB	167	107	IDBI	30	38

c) **BANK-WISE CD RATIO AS ON 31.03.2023: -**

CD Ratio	No. of Banks	Name of Banks(Comparison over Dec'22)
Below 50%	17	CAN(+4), CBI(+1), IND(-2), PNB(-0.19), PSB(+3), UCO(+0.58), UNION(-0.55), IDBI(+5), KMB(-4), RBL(-10), SIB(+15), AU(0), JSF(-1), UJJIVAN(-0.06), USFB(+30), AGVB(+0.53), APEX(-1)
50%-60%	4	BOI(-5), SBI(-0.24), KBL(-4), YES(+2)
Above 60%	12	BOB(+24), BOM(-31), IOB(-13), AXIS(+0.59), BANDHAN(-4), FEDERAL(+5), HDFC(-5), ICICI(-18), IDFC(-6), INDUSIND(+38), ESAF(+51), NESFB(+36),

d) **DISTRICT-WISE CD RATIO AS ON 31.03.2023: -**

CD Ratio above 60%: 18 Districts		CD Ratio from 50% to 60%: 7 Districts		CD Ratio below 50%: 8 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio
Lakhimpur	88.04	Goalpara	59.84	Hailakandi	47.29
Westkarbi	87.40	Majuli	59.54	Cachar	47.04
Dhemaji	85.15	Dhubri	56.58	Charaideo	46.03
Karbianglong	74.63	Tinsukia	56.20	Kokrajhar	45.78
Baksa	74.04	Dibrugarh	52.67	Hojai	44.64
Golaghat	73.03	Southsalmara	51.74	Kamrupmetro	43.89
Kamrup	73.03	Chirang	51.65	Dimahasao	39.32
Morigaon	72.21			Karimganj	33.69
Nagaon	71.41				
Udalguri	70.76				
Darrang	69.33				
Barpeta	68.30				
Nalbari	65.60				
Sonitpur	64.39				
Bongaigaon	62.85				
Sibsagar	62.43				
Biswanath	61.29				
Jorhat	60.68				

23 Districts have registered progress in CD Ratio in Mar'23 quarter over Dec'22 quarter, notably **Golaghat (+6.68%), Dibrugarh (+6.13%), Goalpara (+5.11%)**.

10 Districts have negative growth in CD Ratio i.e. **Westkarbi(-10.41%), Majuli(-5.52%) & Kamrupmetro(-2.48%)**.

AGENDA-3

ANNUAL CREDIT PLAN (ACP): REVIEW OF FY 2022-23 CREDIT DISBURSEMENT BY THE BANKS UPTO 31.03.2023:

(Amount in ₹Crores)

Sector	FY 2021-22			FY 2022-23		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	16,745	5,796	35%	10,461	8,265	79%
Crop Loan (Out of Agri)	10,066	1,892	19%	5,187	2,245	43%
MSME	10,791	10,756	100%	11,208	20,866	186%
Other Priority Sector	3,618	3,516	97%	3,528	2,844	81%
Total	31,154	20,068	64%	25,197	31,975	127%

Total ACP achieved amount in FY 2022-23 is ₹ 31,975 Crores (127%) against ACP achievement of ₹ 20,068 Crores (64%) in FY 2021-22.

17 Banks have achieved 100% of annual target i.e. YES Bank, HDFC, Indian, Federal, SIB, Indusind, ICICI, KMB, Union, Bandhan, UCO, SBI, Canara, NESFB, PNB, KBL, AXIS.

14 Banks have not achieved their annual target for FY 2022-23 i.e. BOM(98%), IDFC(95%), CBI(87%), BOB(83%), JSF(82%), IDBI(59%), AGVB(58%), BOI(52%), IOB(50%), PSB(42%), ESAF(38%), UJJIVAN(19%), ACAB(19%), USFB(0).

ACP TARGET FOR FY(2023-24):

ACP Target for the FY 2023-24 has been finalized with total 18,19,982 nos. with disbursement amounting to Rs. 38,306.40 Crores. (Bankwise Target: Page no 27 and Districtwise: Page no 28)

AGENDA- 4

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.03.2023:-

(Amount in ₹Crores)

Sector	O/S as on 31st Mar'22	O/S as on 31st Dec'22	O/S as on 31st Mar'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv	NPA Amt. as on 31.03.2023	NPA Amt. as 31.03.2023 in %
Agri Total	20,422	22,044	22,922	878	3.98	2,500	12.24	18.75	3,439	15
Crop loan (out of Agri loan)	6,485	7,248	7,324	76	1.05	839	12.94	6.00	2,209	30.15
MSME	25,866	29,204	31,377	2,173	7.43	5,511	21.30	25.67	2,723	8.89
Other Priority Sector	14,280	11,953	11,860	-93	-0.78	-2,420	-16.95	9.70	769	6.49
Total PSA	60,568	63,201	66,159	2,958	4.68	5,591	9.23	54.13	6,932	10.6

The Priority Sector Advance has increased from ₹ **60,568** Cr. as on **Mar'22** to ₹ **66,159** Cr. as on **Mar'23** i.e., a **YOY growth of ₹ 5,591 Cr (9%)** and stood at **54%** of the total advances at the end of FY 2022-23 against RBI benchmark (40%).

Banks having negative YOY growth in Other Priority Sector are SBI(1,295 Cr) & Bandhan(1,290 Cr) due to product mismatch.

7 Banks having PSA less than 40%: BOM, SBI, ICICI, IDBI, IDFC, Indusind, USFB.

(i) AGRICULTURAL ADVANCES (PS):

There is a QoQ growth of ₹ **878 Cr** in **Agri Priority Sector Advances** in Dec'22 quarter and the YOY growth during FY 2022-23 is ₹ 2,500 Cr.

The priority sector Agricultural Advances of ₹ 22,922 Cr. as on Mar'23 Qtr. stands at 19% of the total advances against RBI benchmark of 18%.

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

(ii) MSME SECTOR AS ON 31.03.2023: -

(Amount in ₹Crores)

Sector	O/S as on 31st Mar'22	O/S as on 31st Dec'22	O/S as on 31st Mar'23	QoQ Growth	YOY growth	NPA Amt.	NPA Amt in %
Micro	13,286	15,075	16,585	1,510	3,299	1,754	11
Small	8,741	9,761	9,931	170	1,190	729	7
Medium	2,907	3,216	3,537	321	630	107	3
Other	932	1,153	1,323	170	391	11	1
Total	25,866	29,205	31,377	2,172	5,511	2,601	8

There is a QoQ growth of ₹ **2,172** Cr in MSME in Mar'23 over Dec'22 and YOY growth of ₹ **5,511** Cr in MSME in Mar'23 quarter over Mar'22 quarter.

AGENDA- 5**PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.03.2023: -****(Amount in ₹ Crores)**

MUDRA	O/S as on 31st Mar'22		O/S as on 31st Dec'22		O/S as on 31st Mar'23		YOY Growth	QOQ Growth	NPA as on 31.03.2023	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	NPA Amt in %
Shishu	4,37,768	897	5,79,362	1,125	6,20,619	1,618	721	493	311	19%
Kishore	3,66,032	3,526	6,19,009	4,985	6,58,694	5,440	1,914	455	1115	20%
Tarun	33,555	1,450	32,930	1,769	35,981	1,910	460	141	218	11%
Total	8,37,355	5,873	12,31,301	7,879	13,15,294	8,968	3,095	1,089	1,645	18%

There is a QoQ growth of Rs 1,089 Cr (Total no. of loans increased by 83,993) and during the FY 2022-23 there is a growth of ₹ 3,095 Cr in MUDRA (Total no. of loans increased by 4,77,939).

AGENDA- 6**GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2022-23) & O/S AS ON 31.03.2023****i) NRLM, NULM, PMEGP, SUI****(Amount in ₹Crores)**

Schemes	Target for FY(2022-23)		Disbursement		Achievement %		O/S as on 31st Mar 2023		NPA as on 31st Mar 2023	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	Amt.	NPA Amt %
NRLM	1,34,430	1,540	94,090	2,849	70%	185%	1,74,332	2,854	34.56	1.21%
NULM	1,493	29.3	3,248	96.47	218%	329%	8,320	139.4	4.61	3.31%
PMEGP	8,751	747.77	4,184	151.59	32%	20%	29,902	516.82	219.12	42.39%
SUI	NA	NA	535	100.63	NA	NA	1,802	253.95	25.02	9.85%

PMEGP, NRLM AND NULM TARGETS FOR FY(2023-24):

- PMEGP Target for the FY 2023-24 has been finalized total 7,160 nos. with disbursement amounting to Rs. 582.11 Crores.
- NRLM Target for the FY 2023-24 has been finalized total 1,76,800 nos. with disbursement amounting to Rs. 4,100 Crores.
- NULM Target for the FY 2023-24 has been finalized total 1,493 nos. with disbursement amounting to Rs. 29.30 Crores. (NULM Bankwise Target: Page no 62 and NULM Districtwise: Page no 63-64)

ii) PM SVANidhi

The State of Assam already achieved the target of 52000 PM SVANidhi loans as on 31.03.2022 . The target was then revised to 80000 nos. and it was to be achieved by 31.03.2023. As of now 70,017 no. of loans have been disbursed. However, 21 banks could not achieve their target as on 31.05.2023. In Sub committee meeting, PMSvanidhi department confirmed that the target will remain the same until it is achieved by all the member banks.

Bankwise PM SVANidhi Status as on 31.05.2023

SI No.	Bank Name	Targets March 2023	Disbursed	Achievement in %	Sanctioned but not disbursed	Picked Up	To be Disbursed
1	State Bank of India	31,978	28,189	88	907	797	1,704
2	Punjab National Bank	19,385	9,181	47	259	80	339
3	UCO Bank	3,554	5,300	149	169	114	283
4	AGVB	1,748	4,682	268	221	2,583	2,804
5	Indian Bank	2,908	3,867	133	101	118	219
6	Union Bank	3,231	3,617	112	8	36	44
7	Central Bank of India	2,100	3,104	148	44	19	63
8	Bank of Baroda	2,746	2,615	95	77	219	296
9	Canara Bank	1,454	2,613	180	58	136	194
10	Bank of India	1,615	2,295	142	117	34	151
11	HDFC	1,569	1,698	108	1,794	331	2,125
12	Indian Overseas Bank	808	709	88	25	16	41
13	Bank of Maharashtra	486	656	135	48	3	51
14	IDBI	1,083	508	47	0	18	18
15	Punjab & Sindh Bank	486	421	87	2	12	14
16	NESFB	440	286	65	8	285	293
17	AXIS	277	84	30	18	249	267

Sl No.	Bank Name	Targets March 2023	Disbursed	Achievement in %	Sanctioned but not disbursed	Picked Up	To be Disbursed
18	Federal Bank	440	72	16	2	51	53
19	AACB	323	51	16	19	131	150
20	ICICI	277	18	6	29	43	72
21	Karntaka Bank Ltd	277	14	5	0	45	45
22	Ujjivan Bank	277	13	5	0	2	2
23	Bandhan Bank	600	11	2	9	94	103
24	Jana SFB	276	8	3	0	0	0
25	South Indian Bank	277	4	1	0	1	1
26	YES	277	1	0	0	0	0
27	ESAF	277	0	0	0	0	0
28	IDFC	0	0	0	0	0	0
29	Indusind Bank	277	0	0	2	25	27
30	Kotak Mahindra Bank	277	0	0	0	1	1
31	Utkarsh SFB	277	0	0	0	0	0
GRAND TOTAL		80,000	70,017	88	3,917	5,443	9,360

iii) **PMFME Progress as on 31.05.2023**

PMFME Application Status in Assam by Bank as on 31.05.2023

Sl. No	Bank Name	Total Application	Loan Under Process	Loan Sanctioned	Loan Disbursed
1	State Bank of India	3818	282	198	119
2	UCO Bank	951	41	101	75
3	Punjab National Bank	1560	80	129	74
4	Canara Bank	381	4	47	43
5	Union Bank of India	436	53	48	31
6	Assam Gramin Vikash Bank	3304	1222	124	29
7	Central Bank of India	647	17	34	24
8	Bank of India	223	12	34	22
9	Indian Overseas Bank	132	12	25	17
10	Indian Bank	404	20	44	16
11	Bank of Baroda	175	7	9	7
12	Assam Coop Apex Bank	94	79	4	3
13	Bank of Maharashtra	15	1	1	1
14	HDFC Bank	222	166	3	1
15	Bandhan Bank Limited	66	66	0	0
16	Federal Bank	2	2	0	0
17	ICICI Bank Limited	20	18	0	0
18	IDBI Bank	49	33	0	0
19	Indusind Bank	2	2	0	0
20	Karnataka Bank	1	1	0	0
21	Kotak Mahindra Bank	2	2	0	0
22	NESFB	65	52	0	0
23	Punjab & Sindh Bank	23	13	0	0
24	Ujjivan Small Finance Bank	3	3	0	0
25	YES Bank	1	0	0	0
Total		12,596	2,188	801	462

11 banks have done NIL disbursement under PMFME during FY 2022-23 against the given target i.e. Bandhan Bank, Federal, ICICI, IDBI, Indusind, KBL, KMB, NESFB, PSB, SIB, YES.

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 31.03.2023:

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

AGENDA- 7

STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

i) FINANCIAL LITERACY CAMPS HELD DURING THE FY (2022-23):

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2021-22)	FY (2022-23)
June	84	612
Sept	373	984
Dec	457	1,072
March	718	895
Total No. of FLC Camps	1,632	3,563

ii) STATUS OF 100% DIGITISATION:

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	4,397	2,920	66.41	487	280	208	74.29	22
2	PNB	32,727	26,315	80.41	1,169	159	88	55.35	46
3	SBI	32,766	32,376	98.81	335	292	246	84.25	14
4	UCO	30,625	29,568	96.55	19,503	50	49	98.00	64
5	AXIS	3,420	3,207	93.77	445	210	190	90.48	25
6	NESFB	1,989	1,989	100	2	83	83	100	0
7	HDFC	1,480	1,480	100	339	60	60	100	7
8	AGVB	77,448	56,212	72.58	20,512	94	54	57.45	0
Total		1,84,852	1,54,067	83.35	42,792	1,228	978	79.64	178

IDENTIFICATION OF DIGITAL DISTRICT FOR 3RD PHASE

Charaideo district was proposed as the new Digi District in the sub committee meeting. Punjab National Bank is the lead bank for Charaideo district. There are 35 bank branches pertaining to 12 Banks operating in Charaideo district. As PNB is having 5 branches and 11 sponsored RRB branches, it was proposed that PNB would be Nodal Bank for newly identified Digi District Charaideo. Further, it was decided that 30.06.2023 would be cut off date for all the banks for identification of eligible and ineligible customers in the district. All banks to complete the task of 100% digitization by 31.12.2024.

iii) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 31.03.2023:

Sl No.	Account Type	Cumulative Numbers			YoY Growth in enrollments during FY 2022-23
		As on Mar'22	As on Dec'22	As on Mar'23	
1	PMJDY	2,01,66,597	2,16,06,964	2,17,43,638	15,77,041
2	PMJJBY	22,10,162	40,98,311	24,73,338	2,63,176
3	PMSBY	63,06,716	1,26,04,378	63,47,258	40,542
4	APY	8,12,314	10,35,423	11,16,917	3,04,603

iv) 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 31.03.2023 is given below:

PMJJBY				PMSBY			
Saturation Target upto Sep'24	Target upto Sep'23	Achievement as on 31.03.2023	Achievement % as on 31.03.2023	Saturation Target upto Sep'24	Target upto Sep'23	Achievement as on 31.03.2023	Achievement % as on 31.03.2023
27,96,763	19,57,734	6,89,053	35%	30,76,412	25,55,053	14,99,509	59%

b) Claim settlement Status as on 31.03.2023:

	PMJJBY	PMSBY
Total Claim	10,181	932
Settled	9,257	625
Rejected	807	125
Pending	117	182

AGENDA-8**ASPIRATIONAL DISTRICTS' (ADs) & MISSION UTKARSH DISTRICT PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 31.03.2023**

Sl No.	District Name	Branch Network as on 31.03.2023			CD Ratio		During the FY ACP Achv%	
		Total Branch	Total ATM	Total CSP	As on 31st Dec'22	As on 31st Mar'23	FY 2021-22	FY 2022-23
1	Baksa	57	29	397	73	74	34	165
2	Barpeta	122	173	1,567	67	68	48	57
3	Darrang	69	107	1,135	66	69	50	136
4	Dhubri	87	96	1,681	55	57	31	54
5	Goalpara	69	72	1151	55	60	39	120
6	Hailakandi	44	57	362	45	47	39	107
7	Udalguri	49	47	508	71	71	25	106
7 ADs Total		497	581	6801	62	64	39	106
All Districts		3,053	4,087	37,290	54	54	64	127

ASPIRATIONAL DISTRICTS' (ADs): PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS:

(Amount in ₹Crores)

Sl No.	District Name	Outstanding Amount					
		KCC O/S Amt.		PM Svanidhi No		MUDRA O/S Amt.	
		As on 31st Mar'22	As on 31st Mar'23	Total Disbursed	To be Disbursed	As on 31st Mar'22	As on 31st Mar'23
1	Baksa	121	129	149	39	64	95
2	Barpeta	369	406	2,998	487	313	503
3	Darrang	214	214	1,191	195	157	250
4	Dhubri	161	175	4,493	352	265	315
5	Goalpara	128	136	1,383	95	133	200
6	Hailakandi	97	98	1,231	119	118	151
7	Udalguri	209	195	550	72	59	86
	7 ADs Total	1,299	1,353	11,995	1,359	1,108	1,600
	All Districts	6,373	6,489	70,017	9,360	5,873	8,968
	Ratio of 7 ADs to All Districts	20	21	17	15	19	18

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

Sl No.	District Name	OPERATIVE CASA				PMJJBY			
		Target	As on 31st Mar'22	As on 31st Mar'23	Achievement (%)	Target	As on 31st Mar'22	As on 31st Mar'23	Achievement (%)
1	Baksa	12,32,770	8,76,907	9,41,583	76	92,870	44,867	54,308	58
2	Barpeta	21,97,559	23,37,170	25,98,430	118	1,65,552	1,03,322	1,30,241	79
3	Darrang	12,04,775	12,98,823	13,79,336	114	90,761	74,246	81,333	90
4	Dhubri	25,29,260	19,47,008	21,37,138	84	1,90,540	84,969	99,747	52
5	Goalpara	13,08,168	11,95,223	13,17,712	101	98,550	60,071	65,743	67
6	Hailakandi	8,55,470	8,08,428	8,96,590	105	64,446	34,919	37,098	58
7	Udalguri	10,79,131	9,85,828	11,17,495	104	81,296	66,031	72,156	89
	7 ADs Total		94,49,387	1,03,88,284			4,68,425	5,40,626	
	All Districts		3,87,50,775	4,19,59,261			22,10,162	24,73,338	
	Ratio of 7 ADs to All Districts		24.38	24.76			21.19	21.86	

Sl No.	District Name	PMSBY				APY			
		Target	As on 31st Mar'22	As on 31st Mar'23	Achievement (%)	Target	As on 31st Mar'22	As on 31st Mar'23	Achievement (%)
1	Baksa	2,87,901	1,29,768	1,61,910	56	27,419	20,879	25,646	94
2	Barpeta	5,13,218	3,86,377	4,44,931	87	48,878	42,475	65,642	134
3	Darrang	2,81,363	2,20,205	2,06,753	73	26,797	21,432	33,131	124
4	Dhubri	5,90,684	3,69,069	3,37,166	57	56,256	35,267	53,323	95
5	Goalpara	3,05,510	2,42,479	1,91,383	63	29,096	23,182	33,213	114
6	Hailakandi	1,99,786	1,04,859	1,11,710	56	19,027	14,017	18,476	97
7	Udalguri	2,52,020	1,54,307	1,76,891	70	24,002	17,494	22,714	95
	7 ADs Total		16,07,064	16,30,744			1,74,746	2,52,145	
	All Districts		63,06,716	63,47,258			8,12,314	11,16,917	
	Ratio of 7 ADs to All Districts		25.48	25.69			21.51	22.58	

Mission Utkarsh: Progress of Special Campaign for Selected district of Assam									
District: KOKRAJHAR									
Population: 8,87,142									
Operative CASA accounts (per lakh population)			PMJJB Y enrolments (per lakh population)			PMSBY enrolments (per lakh population)			
as on 30.04.2023			as on 30.04.2023			as on 30.04.2023			
Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	
1,10,014	1,19,714	92%	7,548	5,433	139%	18,575	16,309	114%	
APY Subscribers (per lakh population)			MUDRA accounts (per lakh population)			Banking Touchpoints within 5 km as per JDD app			
as on 30.04.2023			as on 30.04.2023			as on 30.04.2023			
Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	Ach. (April'23)	National Target (Feb'24)	% Ach to national benchmark	No. of Branch	No of BC incl. IPPB	No of ATMs	No of uncovered villages
2,313	2,349	98%	5,040	28,047	18%	60	948	70	6

AGENDA-9

3 MONTHS JANSURAKSHA SATURATION CAMPAIGN STATUS AS ON 19.06.2023 (01.04.2023 TO 30.06.2023)

State Name	District Name	Active Enrolment (PMJJB Y)	Active Enrolment (PMSBY)	Total No of GPs	No of GP Covered	PMJJB Y Sourced	PMJJB Y Opened	PMSBY Sourced	PMSBY Opened
Assam	Baksa	46,177	1,32,962	102	102	4,451	4,304	5,167	5,029
Assam	Barpeta	98,980	3,67,672	98	54	3199	2817	4741	4230
Assam	Biswanath			79	33	115	115	201	201
Assam	Bongaigaon	44,412	1,65,142	65	41	772	0	977	0
Assam	Cachar	1,18,881	2,97,556	160	128	1315	949	2025	1699
Assam	Charaideo			36	5	76	0	76	0
Assam	Chirang	27,534	92,685	53	32	1,496	1,472	2,516	2,492
Assam	Darrang	66,508	1,97,464	75	9	143	93	185	99
Assam	Dhemaji	61,275	1,78,023	65	22	410	6	616	8
Assam	Dhubri	1,10,616	2,96,972	126	75	1524	1151	1,912	1451
Assam	Dibrugarh	1,00,170	2,95,581	93	38	1057	78	1359	102
Assam	Dima Hasao	10,571	29,138	5	4	560	218	644	237
Assam	Goalpara	58,660	2,16,658	81	62	571	243	704	315
Assam	Golaghat	81,683	2,19,893	102	77	1279	1033	1541	1308
Assam	Hailakandi	24,674	96,888	62	51	3,857	2019	8,480	5199
Assam	Hojai			67	55	1,382	1,382	1,811	1,811
Assam	Jorhat	77,295	2,35,810	95	84	2,684	2,684	3,020	3,020
Assam	Kamrup	1,08,290	3,00,463	139	121	3,527	1563	5,271	2427
Assam	Kamrup M	1,08,388	3,05,577	24	19	3,015	807	3,898	1,229
Assam	Karbi Anglong	58,392	1,59,254	25	23	668	0	1016	0
Assam	Karimganj	39,094	1,31,721	95	95	4,352	675	6,812	1466
Assam	Kokrajhar	46,069	1,52,060	130	91	1397	825	2482	1728
Assam	Lakhimpur	79,598	2,42,195	81	76	2,205	129	2,700	177
Assam	Majuli			20	18	411	411	620	620
Assam	Morigaon	42,996	1,42,356	85	57	1528	1485	2045	2045
Assam	Nagaon	1,94,974	6,16,927	168	112	1387	1387	1,883	1,883
Assam	Nalbari	51,158	1,51,553	32	26	1266	112	2812	220
Assam	Sivasagar	98,435	2,45,170	83	61	1005	737	1,832	1382
Assam	Sonitpur	1,34,780	3,49,476	80	46	859	19	1,472	16
Assam	Southsalmara			35	20	501	17	600	25
Assam	Tinsukia	83,559	2,45,295	86	69	6,089	3932	9,799	7231
Assam	Udalguri	56,859	1,45,584	114	90	4,851	2945	9,772	7377
Assam	Westkarbi			12	6	99	0	206	0
Grand Total		20,30,028	60,10,075	2,573	1,802	58,051	33,608	89,195	55,027

- DFS, Govt. of India has extended the duration of the campaign by 1 month i.e upto 31.07.2023.

AGENDA- 10**RSETI Performance as on 31.03.2023 and present status of 7 RSETIs new allocation.****RSETI: There are 26 RSETIs in Assam.**

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE							
FOR THE PERIOD FROM 01.04.2022 to 31.03.2023							
Sl 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	326	232	71.17%	126	54.31%
2	AGVB	JORHAT	280	197	70.36%	109	55.33%
3	AGVB	KAMRUP	405	292	72.10%	112	38.36%
4	AGVB	KAMRUP (METRO)	256	203	79.30%	106	52.22%
5	AGVB	SONITPUR	350	369	105.43%	187	50.68%
6	CBI	TINSUKIA	453	184	41.00%	112	61.00%
7	PNB	CACHAR	501	381	76.05%	277	72.70%
8	PNB	DHEMJI	534	358	67.04%	223	62.29%
9	PNB	DIBRRUGARH	377	246	65.25%	69	28.05%
10	PNB	GOLAGHAT	480	401	83.54%	216	53.87%
11	PNB	KARIMGANJ	505	368	72.87%	204	55.43%
12	PNB	LAKHIMPUR	530	385	72.64%	206	53.51%
13	PNB	MORIGAON	602	411	68.27%	236	57.42%
14	PNB	SIVSAGAR	500	357	71.40%	180	50.42%
15	SBI	BAKSA	554	466	84.12%	321	68.88%
16	SBI	CHIRANG	551	510	92.56%	383	75.10%
17	SBI	DIMA HASAO	563	526	93.43%	423	80.42%
18	SBI	KARBI ANGLONG	473	380	80.34%	275	72.37%
19	SBI	UDALGURI	517	456	88.20%	329	72.15%
20	UCO	BARPETA	759	668	88.01%	339	50.75%
21	UCO	DHUBRI	711	582	81.86%	320	54.98%
22	UCO	GOALPARA	1266	1008	79.62%	550	54.56%
23	UCO	KOKRAJHAR	768	662	86.20%	362	54.68%
24	UCO	DARRANG	704	510	72.44%	318	62.35%
25	UCO	NALBARI	730	514	70.41%	205	39.88%
26	RUDSETI	NAGAON	633	534	84.00%	162	30.00%
TOTAL:			14,328	11,200	78.17%	6,350	56.70%

Total trained candidates are 14,328, out of which 11,200 candidates have been settled i.e., 78.17%. Out of 11,200 settled candidates, 6,350 candidates are having credit linkage @ 52.16%.

REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:

The claims for reimbursement of training expenses amounting to Rs 17.25 Cr pertaining to AGVB, CBI, PNB, SBI, UCO as on 31.03.2023 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: -

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

SI No.	NAME OF DISTRICTS	BANK GIVEN CONSENT FOR CONSIDERATION	STATUS AS ON 31.03.2023
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	We don't have any presence in Majuli district, we won't be able to take this up for this location. We would like to bring to your kind knowledge that we are already running similar training institute in Guwahati since 2014, where vocational training is given to youth from economically weaker background from various parts of Assam to help them earn a sustainable livelihood.
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- 11: MISCELLANEOUS:**(i) Financial Inclusion measures in Tea Estates of Assam(Deployment of ATM)**

PENDING SUMMARY AS ON 30.04.2023											
Sr. No.	Particulars	No. of Tea Gardens	PNB	UCO	SBI	Indian	BOB	ICICI	CBI	BOI	UNI
1	Pending with Bank related to Cash Replenish Agencies (CRA) cash loading or other issues.	18	15	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	0	1	4	3	0	1	0	1	0
Grand Total		47	16	2	10	9	2	1	4	2	1
Total Pending		37	16	1	6	3	2	0	4	1	1

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

Sl No	District Name	Village Name	Bank allotted	Status as on 31.05.2023
1	Hailakandi	Baruncherra F.V.	PNB	There is no RCC structured building in the village and the matter has been taken up with Deputy Commissioner , Hailakandi for providing suitable government owned RCC building. In the mean while, bank has deployed a BC in the area.
2	Baksa	Odala	PNB	Already covered with PNB Barikadanga Branch
3	Udalguri	Badalapara T.E.	PNB	Already covered with SBI Dimakuchi
4	Barpeta	Citali	SBI	Mandia (14617) branch is located at 6.5 KMs from Citali at present. Further, one bridge is under construction, which once finished, the distance will be further reduced to approx. 3.5 KMs.
5	Barpeta	Mowkhowa Char N.C.	UCO	Due to unavailability of proper infrastructure, unable to find out suitable premises hence bank is recommending to open CSP centre.
6	Baksa	Boglamari	UCO	
7	Darrang	Algachar N.C.	UCO	
8	Goalpara	Khalingduar RF	UCO	
9	Kamrup	Barduar Tea Garden No.2	UCO	

(iii) Unbanked village allocation

Summary of unbanked villages from JDD App														
Sl. No	Allotted Bank Name	Total Allotted Village	Dhemaji	Dima Hasao	Hailakandi	Jorhat	Kamrup	Karbi Anglong	Kokrajhar	Majuli	Morigaon	Sonitpur	Tinsukia	West Karbi
1	AGVB	256	0	46	0	0	0	165	1	0	0	2	3	39
2	AXIS	3	0	0	0	0	0	3	0	0	0	0	0	0
3	BOB	5	0	0	0	0	1	4	0	0	0	0	0	0
4	BOI	14	0	1	0	0	0	13	0	0	0	0	0	0
5	CAN	3	0	0	0	0	0	3	0	0	0	0	0	0
6	CANARA	4	0	0	0	0	1	3	0	0	0	0	0	0
7	CBI	22	0	0	0	0	1	21	0	0	0	0	0	0
8	HDFC	8	0	0	0	0	0	8	0	0	0	0	0	0
9	ICICI	8	0	0	0	0	0	8	0	0	0	0	0	0
10	IDBI	7	0	0	0	0	0	7	0	0	0	0	0	0
11	INDIAN	4	2	0	0	0	2	0	0	0	0	0	0	0
12	IPPB	4	0	0	0	0	0	4	0	0	0	0	0	0
13	PNB	12	0	0	1	1	0	7	0	3	0	0	0	0
14	SBI	193	9	61	1	0	0	90	3	0	1	1	4	23
15	UCO	22	0	0	0	0	1	20	0	0	0	0	1	0
16	UNION	22	0	1	0	0	0	0	0	0	0	0	6	15
Grand Total		587	11	109	2	1	6	356	4	3	1	3	14	77

- There are 194 villages having population less than 100. SLBC propose to the house to waive these villages from Unbanked Village list. On approval, the same will be communicated to DFS for deleting this 194 villages from the unbanked village list of Assam.

(iv) Discussion on Market Intelligence Issues

a. Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the public.

A ponzi scheme is a form of fraud in which a purported businessman lures investor and pays profits to earlier investors using funds obtained from newer investors. Investors may be led to believe that the profits are coming from product sales, or other means, and remain unaware that other investors are the source of apparent profits. A Ponzi scheme is able to maintain the illusion of a sustainable business as long as most of the investors do not demand full repayment and are willing to believe in the non-existent assets that they are purported to own, and there continues to be new investors willing to contribute new funds.

b. Banking related Cyber frauds, phishing, etc.

Bank fraud is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution. In many instances, bank fraud is a criminal offence. While the specific elements of banking fraud laws vary depending on jurisdictions, the term bank fraud applies to actions that employ a scheme or artifice, as opposed to bank robbery or theft.

c. Instances of usurious activities by lending entities in the area, cases of over indebtedness.

Since the development of the original microcredit methodology, the poor have been declared bankable and increasingly even profitable bank clients. While microfinance products and lending methodologies vary significantly on the ground, micro lending has become scalable due to cost efficient operating models and due to risk management methodologies, that ensured high repayment rates. But at the same time, this methodology has caused over indebtedness of the customers which resulted in several microfinance markets have undergone crises. Preventing loans to dishonest borrowers and giving borrowers strong reason to repay these mechanisms are safeguards against strategic default by borrowers who are unwilling to repay.

d. Credit related frauds by borrower groups, etc.

The rising trend in loan related frauds in the financial sector is a matter of serious concern. The issues relating to prevention, early detection and reporting of frauds has been investigated by an Internal Working Group (IWG) of the RBI which also held wide ranging consultations with various banks and other stakeholders. It is imperative on the part of the bank to report fraud of Rs. 1 lac and above to Fraud Monitoring Cell and in turn it will report it to IBA. IBA circulates modus operandi of these fraud cases to member banks regularly to take suitable / preventive measures proactively.

(v) SOP for armed security to Cash transportation activities

- DFS has instructed to prepare Standard operating procedure (SOP) for providing armed security to the cash transportation activities by the Cash-in-Transit (CIT) companies/ financial.
- In this regard, Finance Department, Assam proposed formulation of a sub committee on security arrangement for cash remittance by Banks.
- SLBC has proposed for formation of sub committee and will hold sub committee meeting after approval. SOP will be prepared after the approval of house.

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

ACTION TAKEN REPORT (ATR) OF ASSAM SLBC SUB COMMITTEE MEETING FOR MAR'23 QUARTER**Banks having CDR below 50% as on 31.03.2023**

A sub committee meeting has been conducted and SLBC reviewed all 17 banks performance who have below 50% CD Ratio. All 17 banks have submitted ATR as below:

- **AGVB(48.02%)** submitted that Bank is planning to achieve CD ratio 60% by 31-03-2027 in a phased manner, with targeted CD ratio of 50.46% as on 31-03-2024.
- **Apex Bank(40.46%)** informed that Branches are being monitored and reviewed regularly for their performances. Month wise targets have been reallocated.
- **RBL Bank(2.92%)** has microfinance business in the state, however for Agri and Allied, Bank may look at starting the business in that geography after Bank's further expansion.
- **South Indian Bank(27.58%)** submitted that bank is aggressively disbursing both priority sector and non-priority sector loans. Bank is striving hard to achieve the same.
- **Union bank(31.36%) , Punjab & Sind Bank(40.04%) and Central Bank of India(38.13%)** submitted that the bank is constantly trying for some big-ticket size advances and organizing different credit camps/ campaigns for retail, MSME and agriculture focusing on priority sector advances and Govt. sponsored schemes like Mudra Day, Agriculture Disbursement Day etc. Bank has ensured that they will improve our CD ratio significantly in the coming quarters.
- **UCO Bank(41.45%)** is constantly focusing on LOW CD ratio branches, Special Targets has been assigned to them also and arranging cluster wise credit camps to increase the Credit portfolio. Bank has ensured that they would be achieving 50% CD ratio by the end of this FY (23-24) and by the end of Sept, 2024, they would reach 55% CD ratio and by the end of March 2025 they would achieve CD ratio of 60%.
- **IDBI Bank(37.99%)** has submitted that big pipeline cases for MSME and Retail Asset are available and is under process. Bank is rigorously following up for dispose of all the pending GSS loans proposals. Bank is expected to improve its CD ratio from 37.93% to minimum 45 % by Sept 2023.
- **Indian Bank(40.73%)** has committed to increase CDR to National Benchmark of 60 % within 31.03.2024.
- **Ujjivan Bank(45.02%)** has submitted that they would achieve 55% CDR by end of 2nd Quarter of Current Financial Year.
- **Punjab National Bank(49.22%)** has recently launched some Digital Lending Schemes under MSME and Agriculture Sector which will also boost bank's growth under priority sector in this FY.
- **Canara Bank(45.67%)** has ensured that the bank would achieve national benchmark i.e 60% increasing in deposit and credit by Sept 2023.
- **AU Bank(0), Utkarsh Bank(29.72%), Jana SFB(43.64%), Kotak Mahindra Bank(44.86%)** did not submitted ATR regarding this.