

AGENDA

Adoption of minutes:

The minutes of State Level Bankers' Committee meeting held on 03.05.2018 for the quarter ended December, 2017 was circulated to all members through e-mail. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda – 1

A. Progress of Financial Inclusion:-

<p>a) The progress of Enrolment under the three Social Security Schemes namely PMJJBY, PMSBY, APY and RUPAY CARDS in the state of Assam as on March, 2018</p>	<p>Total enrolments under the 3 Social Security Schemes was 32,00,748 in March, 2018 as against 30,89,810 in December, 2017</p> <p>(Break up as in Annexure-C Part A, Page No.165)</p> <p>Total no. Of operative individual Savings Account up to the quarter :- 2,89,69,713 out of which No. Of accounts seeded with Mobile No. :- 1,83,28,817 and seeded with Aadhaar No. :- 9,40,282.</p> <p>Accounts opened under PMJDY stands at 1,42,32,903 in March, 2018 as against 1,38,93,310 in December, 2017</p> <p>Total No. of 1,00,66,552 RuPay Card issued as on 31.03.2018.</p> <p>(Annexure- C Part B , Page No. 166)</p> <p>All Banks are to issue RuPay Cards and ensure that they are delivered along with the Pins to the Account Holders and also ensure activation of the RuPay Card.</p>																	
<p>b) The Pradhan Mantri Mudra Yojana (PMMY) Scheme has been implemented by the banks operating in the state of Assam.</p> <p>The house is requested to review the progress.</p>	<p>The loan disbursed during the FY under "MUDRA" are as under: (Rs. In Lacs)</p> <table border="1"><thead><tr><th rowspan="2">Cate- gory</th><th colspan="2">UP TO 31.03.2018</th></tr><tr><th>NO.</th><th>AMT</th></tr></thead><tbody><tr><td>Sishu</td><td>470566</td><td>165942.92</td></tr><tr><td>Kishore</td><td>127179</td><td>128373.82</td></tr><tr><td>Tarun</td><td>7966</td><td>49966.24</td></tr><tr><td>Total</td><td>605711</td><td>344282.98</td></tr></tbody></table> <p>Banks will have to accelerate the pace of disbursement of MUDRA loans. Bank wise details are given in Annexure-C, Part – C, Page No. 167)</p>	Cate- gory	UP TO 31.03.2018		NO.	AMT	Sishu	470566	165942.92	Kishore	127179	128373.82	Tarun	7966	49966.24	Total	605711	344282.98
Cate- gory	UP TO 31.03.2018																	
	NO.	AMT																
Sishu	470566	165942.92																
Kishore	127179	128373.82																
Tarun	7966	49966.24																
Total	605711	344282.98																

B. REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY :-

- a) Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs). List of uncovered villages having population less than 2000 and more than 5000 in Annexure – D Part A, B & C, Page No. 168 to 209.
- b) Review of Operations of Business Correspondents – hurdles/issues involved
- c) Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State.

- d) Status of rollout of Direct Benefit Transfer in the State. Aadhaar seeding and authentication.
 e) Creating awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy
 f) Review of efforts towards end to end projects involving all stakeholders in the supply chain

**** RBI to appraise the House**

C. Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)

**** Director FLC to appraise the House**

D. FINANCIAL LITERACY CAMPS

Status of FLCs has been placed in Annexure – B, Page No. 119 - 164 for discussion by the house.

Agenda – 2

REVIEW OF CREDIT DISBURSEMENT OF BANKS:

a) Priority Sector Advances : -

- i) Positive growth of Rs. 2087.98 Cr. during March, 2018 quarter over December 2017
 ii) Positive growth of Rs. 5772.52 Crs. during March, 2018 over March, 2017. The YoY percentage of growth is 17.40%.

Agricultural Advances: - Agricultural Advances at the end of March, 2018 was Rs.14702.52 Cr. (Inclusive of Investment of RIDF, which is 22 percent of total advances (RBI Benchmark is 18).

Flow of Credit to Agriculture:-

	Outstanding (in Crores) (Excluding RIDF)	% to AGL advances
Crop Loans	Rs. 5437.76	43.51
Term Loans	Rs. 7058.34	56.49
Total	Rs. 12496.10	

Details given in page no. 23

Review of Performance under ACP FY 2017-18 :

Particulars	As on March, FY 2016-17	As on March, FY 2017-18
Target for the Year	Rs.11105.00 Cr	Rs.19440.72 Cr
Achievement	Rs. 11243.67Cr	Rs. 22464.35 Cr
Percentage	101%	116%

Summary Segment Wise:-

Sector	As on March, 2017			As on March, 2018		
	Target	Achieve	%	Target	Achieve	%
Agri Total	Rs.5710 Cr	Rs.4407.86 Cr	77	Rs.12846.51 Cr	Rs.7592.13 Cr	59
Crop Loans*	Rs.3480 Cr	Rs.1253.20 Cr	36	Rs.7930.80 Cr	Rs. 1460.88 Cr	18
Industry	Rs.2789 Cr	Rs.4931.89 Cr	177	Rs.3818.43 Cr	Rs. 10562.15Cr	277
Service	Rs.2606 Cr	Rs. 1903.91 Cr	73	Rs.2775.78 Cr	Rs. 4310.08 Cr	155
TOTAL	Rs.11105 Cr	Rs.11243.67 Cr	101	Rs.19440.72 Cr	Rs. 22464.36 Cr	116

(*crop Loan is part of Agri Total)

Details given in **page no. 26**

New Agri Loans sanctioned during the FY, 2017-18

Crop Loans	Rs. 1460.88 Cr
Term Loans	Rs. 6131.25 Cr
Total	Rs. 7592.13 Cr

b) i) Implementation of NRLM scheme:-

Target	Applications Received	Sanctioned Number	Pending Sanction	Returned/Reject
31152	14584	13783	577	227

Bank wise performance is placed in **page no. 27**

**** All Banks to appraise the House**

ii) Implementation of NULM scheme:-

(Rs. In Lakh)

	Individual		Group		SHG	
	No.	Amt.	No.	Amt.	No.	Amt.
Target	3258	6516	435	4350	1087	1087
Achievement	74	196.55	49	80.17	286	354.69

Bank wise performance is placed in **page no. 28- 29**

**** All Banks to appraise the House**

iii) Progress under PMEGP scheme for the FY 2017-18 :-

Target	Applications Received	Sanctioned Number	Pending Sanction	Returned/Reject
6386	12331	2903	1855	7575

Bank wise performance is placed in **page no. 30**

**** All Banks to appraise the House**

c) Review of Progress of financing under MSME sector:-

Sub-Segment	Outstanding as on March, 2017	Outstanding as on March, 2018	Growth % (YoY)
Micro Enterprise	Rs. 8253.82 Cr	Rs. 10628.82 Cr.	28.77
Small Enterprise	Rs. 4184.12 Cr	Rs. 4405.52 Cr	5.29
Medium Enterprise	Rs. 957.57 Cr	Rs. 2782.46 Cr	190.58
Total	Rs.13395.51 Cr.	Rs.17816.80 Cr.	33.01

Details given in **page no. 45**

d) Financing under Kishan Credit Card :-

(Amt in Crs.)

Target	Current Year Number of Cards issued	Current Year Limit Sanctioned	Cumulative Position Number of Cards issued	Cumulative Position Limit Sanctioned
710800	349362	1492.06	1950214	8212.22

Bank wise performance is placed in **page no. 33**

e) Grant of Education Loans:-

Target (Rs.in Cr)	Disbursed No.	Disbursed Amt (Rs.in Cr)	Cumulative No.	Cumulative Amt (Rs.in Cr)
308.61	4193	88.03	15887	462.59

Bank wise performance is placed in **page no. 49**

f) Performance under Housing Loans :-

(Amt. Rs. In Crs)

Sector	Target	Disbursed No.	Disbursed Amt	Cumulative No.	Cumulative Amt
Priority Sector	1369.89	17822	442.38	94151	5317.31
PMAY		301	14.35	730	46.47

Bank wise performance is placed in **page no. 40 - 41**

g) SHG Credit linkages:- The performance in direct SHG Credit Linkage during the quarter is as under:-

	Target(No)	Achievement as on March, 2017	% Of Achievement as on March, 2017	Achievement as on March, 2018	% of Achievement as on March, 2018
No. of SHGs Credit linked	60000	24826	41.37%	28313	47.18%
Amount of loan disbursed	N.A.	279.99		290.71	

Details given in **page no. 31**

**** All Banks to appraise the House.**

Agenda – 3

- A. DOUBLING OF FARMERS' INCOME BY 2022.
- B. POOR COVERAGE OF FARMERS UNDER PMFBY
- C. ALLOCATION OF ACP TARGETS TO ASSAM GRAMIN VIKASH BANK

**** NABARD to appraise the house.**

Agenda - 4 (CD RATIO)

Development in Banking Operation in the State:-

Deposits: There is an increase in aggregate deposits of **Rs. 12,376.61 crores** during the quarter ended March, 2018 over December, 2017 quarter and YoY increase of Rs.12,720.12 crores over the March, 2017 quarter.

Advances: There is an increase in aggregate advance (Total Credit) of **Rs.4,617.29 crores** during the quarter ended March, 2018 over December, 2017 quarter and an increase of Rs. 10,292.26 crores over March, 2017 quarter.

- i) CD Ratio has decreased from 51.77% as on December, 2017 quarter to 50.44% on March, 2018.
- ii) CDR 3 (including Investment) ratio is 58.09 % at the end of March, 2018 quarter as against 59 % at the end of the quarter December, 2017

(Bank wise position of deposit, advance and CD ratio are given in page no. 14)

Banks with less than 20% C D Ratio (CDR2) are as under :- i) KMB, ii) YES

Banks between 20% to 30% C D Ratio (CDR2) are as under :- i) ANB, ii) PSB, iii) UCO, iv) VJB, v) CB, vi) SIB and vii) ACAB

Banks between 30% to 40% C D Ratio (CDR2) are as under :- i) BOB, ii) CBI, iii) DEN, iv) SYN, and v) FED

Banks between 40% to 50% C D Ratio (CDR2) are as under :- i) IDBI, ii) IND, iii) OBC, iv) SBI, v) UBI, vi) ICICI and vii) AGVB

Banks between 50% to 60% C D Ratio (CDR2) are as under :- i) ALB, ii) BOI, iii) BOM, iv) PNB, v) UNI, vi) AXIS and vii) LDRB

Banks above 60% C D Ratio (CDR2) are as under :- i) CAN, ii) IOB, iii) HDFC, iv) INDUS, v) KBL and vi) BANDHAN

- (a) Total No. of Banks Operating in the State : 34 + 1 (Ujjivan Small Finance Bank)
- (b) No. of Banks with CD Ratio less than 20% : 2
- (c) No. of Banks with CD Ratio between 20% to 30%: 7
- (d) No. of Banks with CD Ratio between 30% to 40%: 5
- (e) No. of Banks with CD Ratio above 40% : 20

Summary of CD ratio (District wise) :-

- (a) No. of Districts with CD Ratio 60% and above : 8

(Barpeta, Darrang, Golaghat, Kamrup Rural, Lakhimpur, Udalguri, Morigaon and West Karbi Anglong)

- (b) No. of Districts with CD Ratio between 40% to 60% : 16

(Baksa, Bongaigaon, Dhemaji, Dhubri, Dibrugarh, Goalpara, Jorhat, Sonitpur, Tinsukia, Nagaon, Sibsagar, Nalbari, Hojai, Charaideo, Biswanath and Majuli)

- (c) No. of Districts with CD Ratio below 40% : 9

(Cachar, Hailakandi, Kamrup Metro, Karbi Anglong, Karimganj, Kokrajhar, Chirang, Dimahasao and South Salmara)

(District wise position is shown in page No. 15)

Agenda – 5

POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs :

**** All Banks to appraise the House.**

Agenda – 6

REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE :

As per RBI Circular FIDD.CO.FSD.BC.No. 13/05.10.006/2017-8 dated August 03, 2017 all SLBC member Banks are requested to upload the notifications issued by State/ District Authorities for declaration of natural calamities for which relief measures were implemented by SLBC/ Banks.

**** RBI to appraise the House.**

Agenda – 7

POLICY INITIATIVES OF THE CENTRAL/ STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START- UP POLICY, ETC.) :-

**** The Department of Industries & Commerce/ Department of Agriculture, Govt. of Assam and RBI to appraise the house.**

Agenda – 8

IMPROVEMENT OF RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY :-

- a) Any large project conceived by the State Government to help CD Ratio.
- b) Explore the scope of state- specific potential growth areas and the way forward – choosing partner banks.
- c) Findings of region-focused studies, if any, and implementing the suggested solutions.
- d) Identification of gaps in rural and agricultures infrastructure which need financing (rural go downs, solar power, agro processing, horticulture, allied activities, agri-marketing etc.).
- e) Implementation of Model Land Leasing Act 2016.

**** State Government to appraise the house.**

Agenda – 9

a) Efforts towards Skill Development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs.

**** RBI to appraise the House**

b) RSETI :

Status of RSETIs has been placed in Annexure – A, Page No. 109 to 118 for discussion by the house.

**** State Director, RSETI to appraise the House**

Agenda – 10

Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements.

**** RBI to appraise the House**

Agenda – 11

Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State.

**** All Banks to appraise the House**

Agenda – 12

- a) Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
- b) Banking related Cyber Frauds, phishing, etc.
- c) Instances of usurious activities by lending entities in the area, cases of over indebtedness.
- d) Credit related frauds by borrower groups etc.

**** RBI have to appraise the house**

Agenda – 13

ISSUES REMAINING UNRESOLVED AT DCC/ DLRC MEETING:-

**** United Bank of India, UCO Bank and State Bank of India has to appraise the house of behalf of LDMs**

Agenda – 14

TIMELY SUBMISSION OF DATA BY BANK, ADHERING THE SCHEDULE OF SLBC MEETING:-

**** RBI to appraise the house**

Agenda – 15 MISCELLANEOUS:

- A. i) DEBT WAIVER SCHEME
ii) CALCULATION OF MEASUREMENT INDEX OF ALL BANKS
iii) RECOMMENDATION IN THE TWENTIETH REPORT OF THE DEPARTMENT RELATED STANDING COMMITTEE (DRSC)

**** The Department of Finance, Govt. of Assam to appraise the house**

B. Aligning Roadmap for unbanked villages

C. SWAMI VIVEKANANDA ASSAM YOUTH EMPOWERMENT (SVAYEM) YOJANA :-

Discussion on SVAYEM Credit Guarantee Scheme

**** The Department of Industries & Commerce, Govt. of Assam to appraise the house.**

D. SPECIAL RESPONSIBILITIES OF BANKS :

- a) Performance in Extended GSA
b) District wise data to be uploaded by the Banks (Instead of LDMS) in the SLBC Portal.
c) LDMS to ensure implementation, monitoring and follow up progress of ACP, Priority Sector Advances, Govt. Sponsor Schemes and coverage of uncovered villages.
d) Approval of the Budget for the FY 2018-19.
e) Approval of the Sub- Committees.

Agenda – 16

Any other item, with the permission of the chair.