

AGENDA

Adoption of minutes:

The minutes of State Level Banker's Committee meeting held on 27.03.2019 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

Agenda – 1

Action Taken Report of the SLBC meeting dated 27.03.2019 (last meeting)

	PARTICULARS	ACTION TO BE TAKEN BY	Remarks
1	To ensure a timeline for processing loan applications for Government schemes, all the relevant circulars from RBI and Government for Govt. schemes may be put on SLBC portal.	SLBC and the Concerned Departments	The relevant circulars of RBI and Govt. are made available on the SLBC static site at http://slbcne.nic.in .
2	Responding to NABARD's information on the common format for KCC by IBA, the House was informed that the decision for adoption of such formats rests on individual Banks. Banks were asked to make their KCC formats available on the SLBC portal.	SLBC, NABARD and all the Banks	Existing approved format for KCC Loan for each individual bank is available in the static site of SLBC portal. NABARD is requested to provide any IBA format in this context to SLBC.
3	The CD Ratio in December, 2018 Quarter is 52.40%. However, it is below the National bench mark of 60%. So, those under- performing Banks need to improve. The Adl. Fin. Secy. proposed for a separate meeting for such Banks on plans to improve their CD Ratio.	Banks with CDR below 40 1. Kotak Mahindra Bank Ltd. 2. Andhra Bank 3. Punjab & Sind Bank 4. Syndicate Bank 5. UCO Bank 6. Union Bank 7. Yes bank 8. South Indian Bank 9. Central Bank of India 10. IDBI 11. Vijaya Bank 12. Federal Bank	The identified Banks like IDBI, KMB, UCO, UNI banks have confirmed making efforts to improve the CD Ratio eg. UCO bank by forming Credit Camps to improve the CD Ratio, UNI by concentrating on improving the PMMY, Agriculture loans & retail portfolio to improve the CD Ratio. Other banks are yet to submit any roadmap.
4	Bandhan Bank and other Private Sector Banks asked to facilitate subsidy-based loans like PMEGP, and particularly SVAYEM despite there is clear guideline from RBI on fulfilling social obligation.	Bandhan Bank and other Private Sector Banks	As intimated by Bandhan bank, they have taken up the issue with their competent authority regarding sanctioning of subsidy based loans of the Government. Axis & Federal banks have advised that they will focus on sanctioning more Govt. sponsored loans and had given assurances in writing.
5	There are 6 Districts with C.D. Ratio below 40%. The issue needs to be taken up in the DCC/DLRC meetings as these areas are being monitored by NITI AAYOG and PMO.	DCs of Hailakhandi, Karimganj, Kokrajhar, Dimahasao, Hojai, South Salmara Dist.	LDMs of these 6 districts- Hailakhandi, Karimganj, Kokrajhar, Dimahasao, Hojai, South Salmara Dist. have informed that the Sub-committee on CD Ratio has been formed and meeting has been held but in these stated districts, the CD Ratio for the current quarter still continues to be below 40%.
6	Responding to the observation of GM, NABARD	Agri. Dept, Govt. of Assam.	Agriculture department, GoA, had convened meeting on

	about the poor performance in KCC, the Additional Chief Secretary suggested for arranging a meeting with SLBC, NABARD, Secretary Agri Department and few key bankers to sort out the issue over poor performances in Agri. and allied activities, within April, 2019 and submit a report before May, 2019 to the Finance Department, Govt. of Assam for review.		06.04.2019 to discuss the performance of KCC and discuss ways to improve the flow of credit to Agriculture sector.
7	15 banks have submitted the contact details and name of the nodal officer to Industries Department, to be displayed in the portal www.industriesassam.nic.in , with a copy to SLBC. Industry Department has been requested to upload the names of the Nodal officers submitted by the banks in the portal. It was decided that the remaining banks have to submit the contact details and name of the nodal officer to Industries Department, by 10 th April, 2019.	Dept. Of Industries & Commerce to facilitate uploading the contact details of Banks Nodal Officers. The remaining Banks to submit the details to Dept. Of Industries & commerce with a copy to SLBC.	The contact details of the nodal officers for each bank has already been sent to the Industries Dept. to be displayed in their portal. However response in this regard is yet to be received from the concerned Dept.
8	Workshops and sensitisation programmes for various MSME and Govt. schemes are to be arranged at district level for LDMs/ Entrepreneurs/ Branches by MSME department.	MSME Department & Dept. of Industries, Govt. of Assam to update SLBC on the issues.	Information on conduct of workshops & sensitisation programmes by MSME & Dept. of Industries, Govt. of Assam is yet to be received by SLBC. Reminder was sent on 23.05.2019 for submitting the ATR.
9	ASSAM FARMERS' SUBSIDY SCHEME- Government of Assam has launched 3 farmers' incentive schemes on 28 th January, 2019 for incentivising the farmers and to expand the institutional credit flow to agriculture. GM, SBI requested all Banks to submit Utilisation Certificate for these schemes.	All Banks to promote the schemes and report to SLBC.	So far 17 Banks have actively participated in the scheme to provide subsidy to the farmers in the State. 11 Banks viz. IND, CBI, ALB, IOB, AGVB, LDRB, APEX, PNB, UNI, VJB & SBI have submitted utilisation certificate (UC) till 02.07.2019. Rest of the banks have been reminded to submit the UC at an early date.
10	It was pointed out that there is delay in registering Bakijai cases in many districts, which needs prompt action from the District authorities.	Finance Dept. Govt. Of Assam to advise the DCs for speedy disposal of the cases.	The Banks have been advised to update their data base and take up the matter with the respective DCs. However, it is observed that 22 Banks are yet to update the Bakijai information in the SLBC portal.
11	ASRLM informed that they haven't yet received the details on non-NRLM-SHG NPAs.	All Banks and SLBC to complete the task	The list of NPA in SHG Non-NRLM submitted by banks has been forwarded to ASRLM. Rest of the Banks are requested to submit the same by 31 st July, 2019.

Agenda No. 2

a) Deposits, Advances & CDR in the last Three Financial Years for Assam:-

(Amt. in Crores)

FY	Deposits	Advances	CD Ratio
March, 2017 Quarter	121978	57646	47%
March, 2018 Quarter	134698	67938	50%
March, 2019 Quarter	148430	77340	52%

* The National bench-mark for CDR is 60%.

(Ref. pg-20)

b) The CD Ratio performance of 37 Banks operating in Assam as on 31.03.2019 are highlighted below:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
1) NESFB	1145	1) KMB	7
2) BANDHAN	436	2) SIB	20
3) JSF	133	3) PSB	21
4) INDUSIND	119	4) UNI	24

(Ref. pg-20)

c) Bank-wise CD RATIO as on March (2018-19) Quarter:-

CD Ratio	No. of Banks	Name of Banks
Below 20%	2	KMB, SIB
20% to 30%	5	PSB, UNI, SYN, CB, YES
30% to 40%	10	UCO, VJB, DEN, FED, CBI, ANB, AACB, IDBI, AGVB, IND
Above 40%	20	CAN, SBI, UBI, BOM, PNB, ICICI, ALB, OBC, LDRB, BOB, KBL, AXIS, BOI, IOB, UJJ, HDFC, INDUS, JSF, BANDHAN, NESFB

(Ref. pg-20)

d) District-wise CD Ratio as on March (2018-19) Quarter:-

CD Ratio 60% and above: 11 Districts		Between 40% to 60%: 14 Districts		CD Ratio below 40%: 8 Districts	
Morigaon	79	Biswanath	58	Karbianglong	39
Lakhimpur	74	Nalbari	58	Hojai	38
Golaghat	71	Dhubri	57	Hailakandi	38
WestKarbi	70	Jorhat	57	SouthSalmara	37
Udalguri	69	Sibsagar	54	Kamrupmetro	36
Kamrup	68	Bongaigaon	52	Karimganj	34
Barpeta	68	Majuli	52	Kokrajhar	28
Nagaon	66	Tinsukia	51	Dimahasao	27
Dhemaji	65	Charaideo	50		
Darrang	64	Baksa	49		
Sonitpur	60	Goalpara	49		

		Dibrugarh	47		
		Chirang	43		
		Cachar	41		

(Ref. pg-21)

The CD Ratio sub-committee has been formed in the above 8 districts. The roadmap for improving CD Ratio has been charted out as conducive to their local necessities.

Agenda-3

REVIEW OF CREDIT DISBURSEMENT OF BANKS:

a) ACP performance during the Year

Sector-wise Summary under ACP

(Amt in Crores)

Sector	FY 2017-18			FY 2018-19		
	Target	Achieved	Achv%	Target	Achieved	Achv%
Agri Total	12847	7592	59	13868	7193	52
Crop Loan	7931	1461	18	7878	1956	25
MSME	3818	10562	277	4622	11211	243
Other Priority Sector	2776	4310	155	3123	1929	62
Total	19441	22464	116	21612	20332	94

(Ref. pg-35)

b) HIGHLIGHTS OF THE ACP PERFORMANCE BY THE BANKS FOR FY(2018-19):

Banks with the Highest ACP Performance (in %)		Banks with the Lowest ACP Performance (in %)	
SIB	747	KBL	0
YES	573	KMB	0
IOB	338	CB	4
IDBI	251	CBI	9
BANDHAN	195	OBC	13
BOI	195	APEX	13
HDFC	191	AGVB	15
PNB	127	ICICI	19
FED	116		
VJB	109		

(Ref. pg-35)

Some of the Banks like **Indian Bank, Union Bank, IndusInd, Karnataka Bank and South Indian Bank** have shown decline in the disbursement in March'19 quarter over December'18 quarter due to erroneous data uploading in the portal. All Banks are requested to ensure that correct figures are uploaded in the SLBC portal.

c) Priority Sector Lending

(Amt in Crores)					
Sector	O/S Amt of Priority Sector March, 2018	O/S Amt of Priority Sector March, 2019	YoY Growth	YoY Growth %	% to Total Advances
Agri Total	12496	16329	3833	31	22
Crop loan (out of Agri loan)	5438	6030	592	11	8
MSME	15158	19553	4395	29	26
Other Priority Sector	8317	9274	957	12	13
Total	35971	45156	9185	26	61

(Ref. pg-25,27,29&31)

The Priority Sector advance has increased from 35971 Crs. as on March, 2018 to **45156** Crs at the end of March, 2019 i.e a growth of Rs. 9185 Crores which depicts a YoY growth of **26 %** over the March 2018. Priority sector advance stood at 61% of the total advances at the end of FY 2018-19.

d) Agricultural Advances:

The priority sector Agricultural Advances of Rs. 16329 Cr. as on March, 2019 stands at **22%** of the total advances (RBI benchmark: 18%). However negative growth in the current quarter of some banks like CAN (-55 Crs.), YES (-25 Crs.), INDUS (-23 Crs.), UNI (-20 Crs.), SBI (-13 Crs) and ALB (-12 Crs) over the December'2018 quarter has impacted the level of Agriculture Advances.

The Banks are requested to formulate strategies and come up with the roadmap to discuss the issues and the resolution in the coming SLBC meeting.

Flow of credit to Agriculture (Priority Sector):

(Amt in Crores)				
Particulars	O/S Amt as on March, 18	O/S Amt as on March, 2019	YoY Growth	YoY Growth %
Crop Loan	5438	6030	592	11
Agri. Term Loan	7058	10299	3241	46
Total	12496	16329	3833	31

(Ref. pg-50)

The 12 Banks with agricultural advance below 8% are given below:

Banks with below 8% Agri portfolio
JSF, KBL, KMB, PSB, ANB, BOM, AXIS, OBC, FED, BOB, APEX, INDUS

(Ref. pg-20&50)

e) MSME Sector:-

- 1) MSME advance as on 31.03.2019 was Rs. **21985 Cr** registering a growth of Rs. **4168 Cr.** (23%) over the March, 2018 level of Rs.17817 Cr.
- 2) The negative growth of **BOI (173 Crs.), CAN (38 Crs), HDFC (35 Crs) and ALB (32 Crs)** compared to the Dec-2018 quarter has impacted the growth level in the MSME Sector.

(Amt in Crores)

Sub-Segment	March, 2018	March, 2019	Growth
Micro	10629	13637	3008
Small	4406	6195	1789
Medium	2782	2153	(-) 629
Total	17817	21985	4168

(Ref. pg-39)

f) Prime Minister Mudra Yojana (PMMY):-

(Amt in Crores)

March, 2018			March, 2019		
	No.	Amt.		No.	Amt.
Shishu	470566	1662	Shishu	708699	1912
Kishore	127179	1326	Kishore	330931	3219
Tarun	7966	519	Tarun	17247	1173
Total	605711	3506	Total	1056877	6304

(Ref. pg-40)

It is observed that there is a net growth of 2797 Crores in 451166 Mudra accounts. However, banks like Dena, Axis, KMB and YES Banks have reported Nil figures in the current year sanction in the portal which has impacted the growth level in the Prime Minister Mudra Yojna.

g) PMEGP: Performance as on 31.03.2019 vis-a-vis target in 2018-19 is given below:

(Amt in Crores)

TARGET	Disbursement No.	Disbursement Amt.
4203	3223	52

(Ref. pg-67)

Banks with **Nil** achievement are Dena Bank, ICICI, INDUSIND, YES, KMB, SIB, KBL, BANDHAN and APEX Banks. However, considering the subsidy to be released as per disbursement figures of different banks, the loan amount sanctioned under PMEGP without any disbursement shall not be construed as sanctioned. Considering PMEGP as online loan product, the figures not appearing in the portal are not considered for achievement of targets.

AGENDA- 4

A. ASSAM FARMERS' SUBSIDY SCHEME

Hon'ble Chief Minister of Assam, Government of Assam has launched 3 farmers' incentive schemes on 28th January, 2019 for incentivising the farmers and to expand the institutional credit flow to agriculture.

Performance of Assam Farmers subsidy scheme as 31.05.2019:

(Amt in Crores)

Name of the Scheme	Claims received from Banks		Claims disbursed to Banks	
	No.	Amount	No.	Amount
AFCSS (A/c opened between 01.04.2018 to 31.03.2019)	9198	9.31	8208	8.62
AFCSS (Prior to 01.04.2018)	166153	165.60	138933	153.03
AFIS	305852	277.75	68856	49.81
AFIRS	2115	0.28	0	0
Total	483318	452.94	215997	211.46

Issues:

- 1- In case of AFCSS, considering the crop season, many of the current borrowers are expected to renew their advances in Kharif season and clear their overdues, where they will be incentivised.
- 2- In case of High NPAs the response level is low.
- 3- It is observed that small borrowers prefer to be covered under AFIS and the same is picking up well in the State.
- 4- After the launch of this initiative, the farmers are expected to turn into prompt paying category and the scheme will pick up.

B. Swami Vivekananda Assam Youth Empowerment Yojana (SVAYEM)

The Government of Assam has launched a flagship scheme to provide financial support to youth of Assam to take up income generating activities in the manufacturing, trading and services sector.

Performance of SVAYEM Scheme as on 31.06.2019:

(Amt in Lakhs)

Name of the Scheme	No. of Loan sanctioned	Claim received		Claim settled	
		No.	Amt	No.	Amt.
SVAYEM	14060	4763	1549.16	4554	1481.99

Issues:

- 1- After a provisional sanction, some applicants are found to be defaulters and are getting rejected.
- 2- Considering the detailed Pre Sanction Survey to be undertaken by the branches, the applications are getting disposed off at a slower pace than expected.
- 3- District Industries & Commerce Centres (DICC)s are requested to sensitise the customers regarding various features of SVAYEM scheme.

Agenda – 5**REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:-****Aligning Roadmap for unbanked villages:-**

Provision of banking services through banking outlets or part-time banking outlets in villages having population above 5000								
Target	Villages Covered upto Dec,2018				Villages Covered upto March,2019			
	By Branches	By BCs	Total	No. Of Uncovered Villages	By Branches	By BCs	Total	No. Of Uncovered Villages
175	82	93	175	0	82	93	175	0

(Ref. pg-99)

Provision of banking services through banking outlets or part-time banking outlets in villages having population less than 2000					
Target	Villages Covered upto March, 2019				
	By Branches	By BCs	Other modes	Total	No. Of Uncovered Villages
21955	827	21086	42	21955	0

(Ref. pg-98)

Status of uncovered villages of DFS

In the context of coverage identified by DFS, all the 671 unbanked villages identified by DFS have been covered by bank branches and CSPs.

STATUS OF FINANCIAL LITERACY CAMPS (FLCs) as on 31.03.2019**Total No. of FLCs conducted in Assam during the FY2018-19:-**

FY 2018-19	No of camps conducted during the quarter
June 2018-19 quarter	710
Sept 2018-19 quarter	976
Dec 2018-19 quarter	876
March 2018-19 quarter	618
Total No. of FLC Camps conducted upto 31.03.2019	3180

(Ref. pg-96)

Details of enrolment under Social Security Schemes (cumulative upto March, 2019)

Account Type	Numbers
PMJDY	14871109
PMJJBYP	1208408
PMSBY	2471774
APY	303206

(Ref. pg-80)

Agenda- 6

POSITION OF CASES AND RECOVERY UNDER BAKIJAI AS ON 31.03.2019:

A. Recovery under Bakijai

(Amt in Crores)

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.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30308	156	2924	8	2631	19	30601	145

(Ref. pg-69)

Banks may request to the DCs for quick disposal of the cases. However 22 banks i.e. ALB, APEX, AXIS, BANDHAN, BOB, BOI, DEN, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, OBC, PSB, SIB, SYN, UCO, UJJIVAN, YES banks have not reported any figure under this category.

Agenda – 7

B. RSETI:

There are 26 RSETIs in Assam. The performances of the RSETIs are as under:-

Sponsoring Bank	Location of RSETI	Annual Training Target	Training Actual up to date	Settlement rate in %	Credit Linkage in %
SBI	Kumarikata	400	440	61.82	42.28
	Udalguri	405	445	65.62	1.00
	Chirang	410	356	58.43	62.02
	Diphu	410	428	56.54	34.71
	Haflong	400	434	77.65	7.72
	Dibrugarh	550	555	48.11	6.74
	Lakhimpur	500	513	55.95	0.00

UBI	Dhemaji	550	559	47.94	5.22
	Cachar	450	477	24.95	50.42
	Morigaon	600	606	16.17	3.06
	Golaghat	450	459	45.97	1.00
	Karimganj	400	404	39.85	21.74
	Sibsagar	400	408	24.75	2.97
UCO	Nalbari	600	602	60.13	43.09
	Darrang	600	600	17.17	33.01
	Kokrajhar	600	604	61.92	12.83
	Barpeta	600	628	58.76	93.50
	Goalpara	600	743	72.27	59.59
	Dhubri	600	603	80.10	6.42
AGVB	Bongaigaon	415	415	11.57	31.25
	Kamrup (R)	450	451	64.30	26.55
	Kamrup(M)	425	284	44.72	47.24
	Sonitpur	425	430	53.72	51.52
	Jorhat	440	452	57.96	17.56
CBI	Tinsukia	450	472	11.86	41.07
RUDSETI	Nagaon	750	735	49.66	18.63

(Ref. pg-85 to 95)

Agenda – 8

- a) Interest Subsidy Eligibility Certificate (ISEC) Programme of KVIC- KVIC to discuss.
- b) SHG Credit Linkage Target for FY 2019-20 - ASRLM (DAY-NRLM) to discuss and adopt.

Agenda – 9

Adoption of ACP (2019-20)

Agenda – 10

Capital Investment Subsidy Scheme- National Bamboo Mission – NABARD to apprise.

Agenda-11

Distribution of Trophies for performers in APY PRIDE campaign

Agenda-12

Any other item, with the permission of the chair.