

**AGENDA FOR ASSAM SLBC MEETING  
FOR MARCH 2024 QUARTER**

**AGENDA -1**

**ADOPTION OF MINUTES:** The minutes of State Level Bankers' Committee meeting held on **20.03.2024** was circulated to all the members. RBI has made observation as the following deliberation was not included in the minutes-deliberations of agenda items pertaining to Standing Advisory Committee (SAC), comments of SIDBI thereof, achievement under Annual Credit plan (ACP) and RSETI credit linkage. SLBC has attached an addendum for these topics. The house may approve the addendum and adopt the minutes.

**AGENDA -2:**

<b>ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 20.03.2024</b>			
<b>SI No.</b>	<b>AGENDA</b>	<b>TARGET GROUP</b>	<b>ACTION TAKEN</b>
1	<b>CREDIT DEPOSIT RATIO:</b> strategy for achieving 60%	Banks having less than 50% CD Ratio	<b>PSB, Indian Bank &amp; Jana SFB</b> have shown improvement in CD Ratio in March'24 quarter and are having CD ratio above 50%. 9 banks i.e., <b>RBL, Utkarsh SFB, AU SFB, South, Apex, CBI, UCO, Union, Indian</b> still having less than 50% CD Ratio as on 31.03.2024. However, CD Ratio of 2 Banks i.e <b>RBL &amp; Union Bank</b> has declined in Mar'24 quarter as compared to Dec'23 quarter.
		Districts having less than 50% CD Ratio	<b>LDM, Dimahasao &amp; Hojai</b> submitted that Branches having low CD ratio of the district have been advised to take action plan and continuously monitoring their performance to improve their CD ratio. <b>LDM, Cachar</b> submitted that in DCC meeting, all Banks were advised to solve their HR issues regarding shortage of staff so that advance will start picking up. <b>LDM, Karimganj</b> submitted that they would achieve 60% CD Ratio by March'25.
2	<b>ACP &amp; PRIORITY SECTOR ADVANCES:</b> Action plan for improvement	Banks below 40% achievement in ACP	23 banks i.e., <b>RBL, Utkarsh, NESFB, Apex, SIB, KBL, AU, IDBI, ESAF, PSB, AGVB, Ujjivan, CBI, Jana, BOI, BOB, UCO, Canara, PNB, Union, IDFC, Federal, IOB</b> have not achieved 100% of ACP Target. To achieve 100% of ACP Target in FY 2024-25, some action plans are taken in sub-committee meeting. i. Proper Target allocation on the basis of branch's business potential. ii. Banks to allocate branch target on the basis of ACP Target set by LDMs. iii. Monthly review with Regional Heads and branches is to sensitize to achieve 100% target of ACP
		LDMs to set the ACP targets on realistic basis for the state of Assam for FY 2024-25	Targets to be fixed on realistic basis based on their overall reach, business capacity of the branches and probable customer base and achievement in previous financial year rather solely based on branch network and make plans to achieve the desired results. ACP target is revised upward for banks who have achieved targets in 1st quarter in last FY.
		To form a sub-committee on PMFBY and come up with reasonable ways to improve PMFBY coverage by first quarter of FY 2024-25	Sub Committee on PMFBY is formed on 09.05.2024 and meeting was conducted on 27.05.2024. The root causes for low coverage of PMFBY as shared by banks and Insurance Companies are as follows: (i) Large Number of NPA in Crop Loans. (ii) Low Penetration of Aadhar in the accounts. (iii) Large Percentage of Sanctioned crop loans under non-notified crops like Rubber. Banks submitted that they have initiated trainings to staff members and credit camps for various Government schemes, the coverage for PMFBY would be increased in tuning to the various Government schemes targets.
3	<b>PMMY:</b> Reason for the lower numbers in Shishu Category and strategy for improvement	All member banks	Major Banks for negative growth in Shishu Sector are <b>Bandhan and Ujjivan. Bandhan Bank</b> submitted that they are taking measures to come out of negative growth in Mudra by next quarter. <b>Ujjivan Bank</b> informed that the data reported in SLBC portal by them, was not correct. <b>Union Bank</b> submitted that Most of the applicants prefer for higher amount of loan or other Govt. Sponsored Schemes like PMSVANidhi. <b>AGVB</b> submitted that a Tie-up arrangement was made for sanction of credit facilities for Rs 0.30 lakh with a plant under this category.

4	<b>NRLM:</b> Bank's strategy to provide financial aid to Lakhpati Baideus under ASRLM	P &RD, ASRLM, All member banks	<b>AGVB</b> submitted that Bank has introduced a dedicated scheme in the name of AGVB Mahila Udyami Scheme in line with Lakhpati Baideu scheme. <b>SBI</b> has launched a scheme in the name of Syam Siddha in line with Lakhpati Baideu scheme. <b>AXIS Bank</b> is in the process to sign MOU with ASRLM for starting the SHG business in the state of Assam. Other member banks submitted as follows: i. Matter is taken up with the concerned department of their corporate office and will update as per guidelines received. ii. They have instructed branches to have a co-ordination with ASRLM department to provide financial aid under Lakhpati Baidue scheme.
5	<b>PMEGP:</b> Action plan for improvement	KVIC, SLBC, All member banks	Member Banks submitted following action plan for improvement. i. Regular follow up for status and progress under the scheme is being done to the ground level on regular basis. ii. Training session on the scheme is being conducted to sensitise the Branch officials regarding the scheme. iii. Period reviews of pending PMEGP applications across branches will be done and branches will be instructed to prioritise the eligible cases and dispose. iv. Branches are making aware to mobilize loan proposals at own level as well for further submission to the DIC task force committee to approve them.
6	<b>PMFME:</b> Action plan for improvement	PMFME Department, SLBC, All Member Banks	Banks submitted following action plan for improvement. i. Branches have been instructed to dispose the PMFME applicants at the earliest. Cases with good credibility to be processed and not doable cases to be returned without any delay. ii. Branches have been instructed to focus on sanction of proposals rather than rejection. Monthly progress is also being reviewed by Controlling Office. iii. Branches are being made aware about the process to follow to sanction the loans under the scheme.
7	<b>RSETI:</b> Strategy to set up RSETI before 30.06.2024	RSETI, HDFC, PNB, ICICI, UCO, AXIS, CANARA, SBI	Status as on 31.03.2024 attached as Annex IV
8	<b>ASPIRATIONAL BLOCK PROGRAMME:</b> Action plan for setting up of new branch, BC/CSP and implement Jan Suraksha Scheme in these blocks	All member banks	Banks submitted following action plan as follows: i. Branches falling under the blocks have been instructed to ensure maximum enrolment under the Jansurakhsa Schemes. ii. Locations to be identified along with feasibility study for setting up new branch/BC. iii. To drive all liabilities and advance products in all branches in these blocks.
9	<b>LOW ATM PENETRATION IN 13 DISTRICTS:</b> Bank's strategy to set up new ATMs as per given targets	All banks & LDMS of Baksa, Cachar, Charaideo, Chirang, Hailakandi, Karbi Anglong, Karimganj, Nalbari, Dima Hasao, South Salmara, Tinsukia, West Karbi, Nagaon	Status as on 31.03.2024 attached as Annex III. SBI submitted that Old ATM machines are not functional and process to replace these ATM are going on. HDFC & Union Bank submitted that due to low hit, ATM was closed. 1 ATM of HDFC is replaced by CDM. Other banks submitted that the concerned team and the respective branches have been advised to identify the locations and do feasibility check towards installation of new ATMs in these districts.
10	<b>FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM:</b>	PNB, UCO, SBI, Indian, BOB, ICICI, CBI, BOI, Union	Status as on 31.03.2024 attached as Annex I
11	<b>SETTING UP OF BRICK-AND-MORTAR BRANCHES IN UNBANKED VILLAGE:</b>	SLBC, BOI, SBI, BOB, BOM, Canara, CBI, HDFC, ICICI, PSB, PNB, UCO, Union	Status as on 31.03.2024 attached as Annex II
12	<b>INFORMATION REGARDING ESTABLISHMENT OF SPECIALIZED MSME BRANCHES:</b>	All Public Sector Banks	Details is shared with RBI via mail on 15.05.2024 and available in SLBC Portal.

### AGENDA 3: REVIEW OF BANKING PARAMETERS

#### a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.03.2024: -

(Amount in ₹Crores)

	As on 31 <sup>st</sup> Mar'23	As on 31 <sup>st</sup> Dec'23	As on 31 <sup>st</sup> Mar'24	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
<b>Deposits</b>	2,11,370	2,16,160	2,23,479	7,319	3	12,109	6
<b>Advances</b>	1,22,233	1,42,726	1,47,894	5,168	4	25,661	10
<b>CD Ratio</b>	<b>57.83</b>	<b>66.03</b>	<b>66.18</b>				

There is a YOY growth of ₹ 12,109 Cr in Deposit and ₹ 25,661 Cr in Advances. Banks having negative QoQ growth on Deposits are ICICI Bank (-380 Cr) & Punjab National Bank (-358 Cr). Bank having major negative QoQ growth on Advances is Punjab National Bank (-1513 Cr).

In sub-committee meeting, ICICI Bank informed that the main reason behind negative growth in deposits is huge outflow of Govt. funds to the tune of ₹ 380 cr. PNB informed that few large ticket size advances were taken over by NBFC outside Assam that resulted in negative growth in Advances.

#### b) DISTRICT-WISE CD RATIO AS ON 31.03.2024: -

CD Ratio above 60%: 24 Districts		CD Ratio from 50% to 60%: 7 Districts		CD Ratio below 50%: 6 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio (Compared to Dec'23)
Westkarbi	98.15	Dibrugarh	57.15	Cachar	49.96(+1.20)
Lakhimpur	96.61	Chirang	56.22	Kokrajhar	49.83(-1.60)
Karbianglong	88.53	Charaideo	54.70	Hojai	49.17(+1.04)
Dhemaji	87.85	Kamrupmetro	53.77	Hailakandi	46.07(-5.93)
Golaghat	85.64			Karimganj	40.54(+3.47)
Barpeta	82.50			<b>Dimahasao</b>	<b>36.94(+2.92)</b>
Nagaon	80.51				
Baksa	80.22				
Morigaon	80.18				
Darrang	77.30				
Majuli	77.03				
Udalguri	74.59				
Sonitpur	72.89				
Nalbari	71.36				
Bongaigaon	70.72				
Jorhat	69.90				
Tamulpur	69.63				
Sibsagar	68.53				
Kamrup	66.92				
Biswanath	66.31				
Goalpara	65.94				
Bajali	64.84				
Southsalmara	63.47				
Dhubri	62.01				
Tinsukia	61.77				

**Hailakandi (-5.93%)** is having negative growth in CD Ratio. In Hailakandi, **ICICI Bank** is having negative growth in advances (-100 Cr) in Mar'24 quarter over Dec'23 quarter. ICICI Bank submitted that the negative growth in Advances in the district has been due to reason that few blocks of Karimganj district which were wrongly mapped to Hailakandi earlier were corrected and re-mapped to Karimganj district in March'24, resulting in dip in the figures of Hailakandi.

**Kokrajhar(-1.60%)** is having growth in both deposits as well as advances but due to higher growth in deposits in comparison to advance, CD Ratio witnessed a negative growth.

**c) ACHIEVEMENT UNDER ACP AND PSL AS ON 31.03.2024:**

(Amount in ₹Crores)

Sector	FY 2023-2024 upto 31.03.2024		
	Target Amount	Achieved Amount	Achievement %
<b>Agri Total</b>	17,055.17	9,972.81	58%
<b>Crop Loan (Out of Agri)</b>	9,760.36	3,196.97	33%
<b>MSME</b>	17,164.95	29,399.83	171%
<b>Other Priority Sector</b>	4,079.17	3,157.88	77%
<b>Total</b>	<b>38,299.30</b>	<b>42,530.51</b>	<b>111%</b>

23 Banks have not achieved their annual target i.e. RBL(0%), Utkarsh(0%), NESFB(3.50%), Apex(16.99%), SIB(17.82%), KBL(18.63%), AU SFB(32.73%), IDBI(35.68%), ESAF(37.06%), PSB(45.37%), AGVB(45.64%), Ujjivan(59.06%), CBI(63.29%), Jana SF(66.19%), BOI(71.94%), BOB(72.71%), Canara(80.11%), UCO(80.56%), PNB(81.12%), Union(94.23%), IDFC(95.46%), Federal(96.49%), IOB(99.55%).

**PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.03.2024:-**

(Amount in ₹Crores)

Sector	O/S as on 31.03.2023	O/S as on 31.12.2023	O/S as on 31.03.2024	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv	NPA Amt. as on 31.03.2024	NPA Amt. as 31.03.2024 in %
<b>Agri Total</b>	22,922	25,745	26,561	816	3	3,639	16	18	3,333	14
Crop loan(out of Agri loan)	7,324	7,465	7,642	177	2	318	4	5	2,358	32
<b>MSME</b>	31,376	36,063	38,183	2,120	6	6,807	22	26	2,580	8
<b>Other Priority Sector</b>	11,860	12,089	12,515	426	4	655	6	8	917	8
<b>Total PSA</b>	<b>66,158</b>	<b>73,897</b>	<b>77,259</b>	<b>3,362</b>	<b>5</b>	<b>11,101</b>	<b>17</b>	<b>52</b>	<b>6,830</b>	<b>10</b>

The Priority Sector Advance has increased **YOY growth of ₹ 11,101 Cr (17%)** and stood at **52%** of the total advances against RBI benchmark (**40%**).

**d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2023-24) & O/S AS ON 31.03.2024 AND POSITION OF CERTIFICATE CASES AND RECOVERY:**

**i. NRLM, NULM, PMEGP, SUI**

(Amount in ₹Crores)

Schemes	Target for FY(2023-24)		Disbursement		Achievement %		O/S as on 31.03.2024	NPA as on 31.03.2024	
	No.	Amt	No.	Amt	No.	Amt	Amt	Amt.	%
<b>NRLM</b>	1,76,800	4,100.00	1,65,708	4,852.01	94%	118%	4,999.20	24.84	0.50%
<b>NULM</b>	1,493	29.3	2,368	48.39	159%	165%	214.62	11.43	5.33%
<b>PMEGP</b>	7,160	582.1	4,719	166.32	66%	29%	616.14	287.17	46.61%
<b>SUI</b>	NA	NA	1,005	126.98	NA	NA	319.79	22.13	6.92%

**PMEGP:** 17 banks i.e., Bandhan, Federal, HDFC, ICICI, IDFC, Indusind, KMB, RBL, SIB, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh are having NIL disbursement figure for FY 2023-24. In sub-committee meeting, banks informed the reason for NIL disbursement to the poor quality of proposals and the problems of irrational target allocation in the scheme which was hindering the desired growth.

**NULM TARGETS FOR FY(2024-25):** NULM Target for the FY 2024-25 has been finalized total 1,493 nos. with disbursement amounting to Rs. 29.30 Crores.

**NRLM TARGETS FOR FY(2024-25):** NRLM Target for the FY 2024-25 has been finalized total 1,76,800 nos. with disbursement amounting to Rs. 4,100 Crores.

ii. **PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.03.2024: -**

(Amount in ₹ Crores)

MUDRA	O/S as on 31.03.2023		O/S as on 31.12.2023		O/S as on 31.03.2024		YoY Growth	QoQ Growth	NPA	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	%
<b>Shishu</b>	6,20,619	1,618	6,13,083	1,118	4,88,744	1,023	-595	-95	197	19
<b>Kishore</b>	6,58,694	5,440	6,73,728	5,746	4,45,825	4,897	-543	-849	512	10
<b>Tarun</b>	35,981	1,910	43,685	2,215	45,011	2,344	434	129	223	10
<b>Total</b>	<b>13,15,294</b>	<b>8,968</b>	<b>13,30,496</b>	<b>9,079</b>	<b>9,79,580</b>	<b>8,264</b>	<b>-704</b>	<b>-815</b>	<b>932</b>	<b>11</b>

Bandhan Bank is having major negative growth in all segment in Mar'24 quarter over Dec'23 quarter i.e., Shishu(-129 Cr), Kishore(-962 Cr) & Tarun(-3.30 Cr).

Bandhan Bank submitted that the decrease in PMMY portfolio of the Bank is due to the change in the evaluation process, where the minimum bureau score requirement has been raised to 500 in last financial year for loan eligibility, has led to slower growth in the state. Additionally, it has been observed that many existing borrowers have not pursued the second cycle of loans, resulting in lower growth of MUDRA Loan in the State of Assam.

iii. **PM SVANIDHI**

PMSVANidhi Progress report as on 31.03.2024 for Assam			
Tranche	Target upto 31.03.2024	Disbursed	Achievement in %
1st Tranche	1,10,000	1,11,097	101
2nd Tranche	45,100	34,206	76
3rd Tranche	3,157	3,931	124
<b>Total</b>	<b>1,58,257</b>	<b>1,49,234</b>	<b>94</b>

PMSVANidhi Department informed that the targets for all tranches will be same for FY 2024-25.

iv. **PMFME**

PMFME Progress report as on 31.03.2024 for Assam						
Target	Total Application	Loan Under Process	Loan Sanctioned	Loan Disbursed	Achievement %	Loan Rejected
6,379	8,824	1,135	1,174	987	15	6,515

9 Banks i.e., Federal, ICICI, IDBI, Indusind, KBL, KMB, NESFB, South Indian Bank, YES Bank having NIL Disbursement figure in the flagship programme.

In Subcommittee meeting, banks informed that the reason of the higher rejection in PMFME is the quality of the proposals under the scheme.

e) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report as on 31.03.2024 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
<b>Sanctioned in FY 2023-24</b>	3,263	180.36	1,458	87.89
<b>Disbursement in FY 2023-24</b>	5,351	135.19	2,367	63.87
<b>Outstanding</b>	16,627	648.75	6,418	266.28
<b>NPA</b>	921	25.33	241	6.58

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

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

(Amount in ₹ Crores)

Sector	O/S as on 31.03.2023	O/S as on 31.12.2023	O/S as on 31.03.2024	QoQ Growth	YOY growth	NPA Amt.	NPA Amt in %
<b>Micro</b>	16,585	19,255	19,986	1,319	4,260	1,681	8
<b>Small</b>	9,931	11,379	12,302	495	1,040	732	6
<b>Medium</b>	3,537	4,147	4,518	88	682	112	2
<b>Other</b>	1323	1,282	1,377	12	392	55	4
<b>Total</b>	<b>31,376</b>	<b>36,063</b>	<b>38,183</b>	<b>1,914</b>	<b>6,374</b>	<b>2,580</b>	<b>7</b>

**i. DISCUSSION OF ACTION POINTS PERTAINING TO THE MEETINGS OF STANDING ADVISORY COMMITTEE (SAC) OF RBI / EC-MSME FORUM**

RBI has advised that action points discussed at SAC to be taken up as Agenda items for discussion at SLBC meeting. The brief of each of the agenda items and expectation from the stakeholders are placed below.

- **Credit to women owned MSMEs:** - Banks were advised to make concerned efforts to improve credit flow to women owned entrepreneurs, addressing causative factors as feasible at bank's end, exploring Fin TECHs solutions, and stepping up awareness campaigns targeted at women borrowers. Controlling heads of banks may be requested to discuss progress by their banks in this regard.
- **Digital Products for MSME lending:** - The SAC observed that only 0.46% of advances to micro segment were through end-to-end digital credit products (i.e., where customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service were automated through use of digital by use of seamless technologies). Banks may comment on the progress/plan of action to increase percentage of digital lending.
- **List of specialised MSME/ branches having more than 60% credit exposure to MSME:** - The list is shared with RBI via mail on 15.05.2024 and available in SLBC Portal.
- **Delegation of Sanctioning Authority for MSME loans:** - Only limited powers entrusted to branch heads for sanctioning of loans and Centralized Processing Centres (CPCs) handle most of the MSME credit appraisals and sanctioning. Banks were advised to review their credit architecture to strike a balance between decentralization and centralized credit processing to optimize Turn Around Time (TAT) of applications. Controlling heads of banks may offer their comments on the same and plan of action, if any, in this regard.
- **Framework for Revival and Rehabilitation (FRR) of MSME loans- Restructuring was adopted only in 0.49% of accounts:** - Only 0.49% of the NPA cases were restructured by the banks which is meagre. Controlling heads of banks may comment on the issues and hurdles faced by the banks in restructuring the accounts.

**ii. ADVANCES AGAINST GI TAG PRODUCTS AND MEMORANDUM RECEIVED FROM ASSOCIATED TEA & AGRO MANAGEMENT SERVICES PVT. LTD**

- **Advances against GI Tag Products:** - NABARD has advised to all member banks to finance against GI Tag products to give a thrust to GI Tag products. The list of GI Tag Products is as follows.

Sr. No	Certificate No	Geographical Indications	Sr. No	Certificate No	Geographical Indications
1	979	Assam Jaapi	18	974	Bodo Sifung
2	980	Assam Asharikandi Terracotta Craft	19	975	Bodo Khardwi
3	1001	Assam Mishing Handloom Products	20	977	Bodo Gongona
4	1002	Assam Bihu Dhol	21	978	Bodo Jotha
5	1003	Assam Pani Meteka Craft	22	594	Gamosa of Assam
6	1013	Sarthebari Metal Craft	23	55	Muga Silk of Assam
7	939	Majuli Mask of Assam	24	115 & 118	Assam (Orthodox)
8	940	Assam Majuli Manuscript Painting	25	384	Muga Silk of Assam (Logo)
9	959	Bodo Dokhona	26	435	Assam Karbi Anglong Ginger
10	960	Bodo Eri Silk	27	438	Tezpur Litchi
11	961	Bodo Jwmgra	28	439	Joha Rice of Assam
12	962	Bodo Gamsa	29	558	Boka Chaul
13	963	Bodo Keradapini	30	609	Kaji Nemu
14	965	Bodo Thorkha	31	572	Chokuwa Rice of Assam
15	971	Bodo Gongar Dunjia	32	643	Judima
16	972	Bodo Kham	33	935	Arunachal Pradesh Singpho Phalap (Singpho Tea)
17	973	Bodo Serja			

(List is available in SLBC Portal)

• **Memorandum received from Associated Tea & Agro Management Services Pvt. Ltd: -**

SLBC has received a letter from Hon'ble Chief Minister, Assam, regarding a memorandum submitted by Associated Tea & Agro Management Services Pvt.Ltd. (ATMS) on challenges faced by applicants in getting access to loans in priority sector Schemes.

Hon'ble Chief Minister has observed that following Challenges are faced by applicants in getting access to Bank loans in Priority Sector Schemes.

- There is a lack of awareness at branch level about such schemes.
- Poor support from Regional, Zonal and Local Head Office level.
- Proposals are rejected or delayed by Bank Branch Managers without any cause or for unjustified reasons.
- Abnormally long time is being taken to prepare the appraisal of the loan proposal.

The following suggestions are given by the Hon'ble Chief Minister in this regard: -

- Line Departments should handhold borrowers to help them, prepare proper proposal as per Bankers' requirements and Scheme guidelines.
- Assurance shall be taken from Banks to focus on Priority Sector Lending Schemes.
- Association with AFC India Ltd (a Deemed Govt Co. under Section 139(5) and 139(7) of the Companies Act, 2013 and owned by NABARD, EXIM Bank and Commercial banks) may be explored to provide consultancy support for better implementation of these schemes.
- Cluster approach may be adopted for Micro Food Processing Units to follow a uniform DPR in a District for a similar proposal, thereby ensuring faster DPR appraisals and approvals.

**iii. INITIATIVE BY SIDBI UNDER MSME SECTOR**

SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

**iv. POSITION OF CERTIFICATE CASES AND RECOVERY**

All banks are requested to submit data regarding certificate cases and recovery for Govt. Sponsored Schemes on quarterly basis so that we can present the data to the house.

**AGENDA- 4: REVIEW AND RENEWAL OF KCC CROP LOAN:**

Banks are advised to increase the number of KCC Loan under Crop & Allied category and also to strategies to cover PM KISAN Beneficiaries under KCC Scheme.

**AGENDA- 5: INCLUSION OF ALL FARMERS UNDER PMFBY AS PER GOI GUIDELINES:**

There are 8,16,772 active Crop KCC accounts in Assam as on 31.03.2024. Out of which only 30,830 applications are insured under Kharif Season and 26,712 applications are insured under Rabi Season in FY 2023-24.

**AGENDA- 6: ENHANCING FARMERS' INCOME**

Agriculture Department, Govt. of Assam submitted that following schemes are implementing in Assam for enhancing farmers' income.

- **HMNEH:** Under the scheme Horticulture Mission for Northeast & Himalayan States (HMNEH) of Mission for Integrated horticultural Development of Horticulture, Processing of produce and value addition is an important activity. For value addition of fruit crops, vegetables and spices under Integrated Post Harvest Management, establishment of Pack house, pre-cooling unit. Cold room, cold storage are the components with credit linked back ended subsidy of the Project cost as admissible under the HMNEH scheme for the individual beneficiaries/entrepreneurs.
- **MOVCD:** Under Directorate of Horticulture & FP, Assam. Promotion of organic farming had been initiated through the central Sector Scheme Mission Organic Value Chain Development for Northeastern Region (MOVCD-NER). Under this scheme crop specific organic clusters are formed which are clubbed into Farmer Producer Companies (FPC).
- **Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop (PMKSY-PDMC):** Under Prime Minister Krishi Sinchayee Yojana- Per drop More Crop (PMKSY-PDMC), in year 2023-24, 2,841 no of Drip irrigation systems and 4,450 no of Sprinkler irrigation Systems were installed covering an area of 8,325 ha of land benefiting 7,291 no of farmers. Additionally, under Other Intervention component of PMKSY-PDMC, 1,155 no of diesel and electric pump sets were distributed among the farmers for linkage with the Micro Irrigation systems for facilitating conveyance of water from sources in 2023-24.

## **AGENDA- 7: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT**

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

Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan Yojana is a scheme to subsidise farmers to install solar irrigation pumps for cultivation. Each farmer will receive a 60% subsidy to set up tube wells and pump sets. They will also get 30% of the total cost as a loan from the Government.

#### **Components of PM- KUSUM Scheme**

KUSUM Scheme comprises 3 components which have different features:

- **Component A:** Install a total of 10GV grid-connected stilt-mounted decentralised solar plants and other renewable energy-based power plants. Each plant is sized up to 500KW to 2MV.
- **Component B:** Install stand-alone solar pumps of up to 7.5HP individual capacity and worth 17.50 lakh.
- **Component C:** Provide financial support to Solaris 10 lakh grid-connected agricultural pumps of 7.5HP of capacity each.

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

PM Surya Ghar: Muft Bijli Yojana is a government scheme that aims to provide free electricity to households in India. The scheme was launched by Prime Minister Narendra Modi on February 15, 2024. Under the scheme, households will be provided with a subsidy to install solar panels on their roofs. The subsidy will cover up to 40% of the cost of the solar panels. The scheme is expected to benefit 1 crore households across India. It is estimated that the scheme will save the government Rs. 75,000 crore per year in electricity costs.

The benefits of the scheme include:

- Free electricity for households.
- Reduced electricity costs for the government.
- Increased use of renewable energy.
- Reduced carbon emissions.

### **c) National Biogas and Manure Management Programme**

MNRE has continued the National Bioenergy Programme for the period from FY 2021-22 to 2025-26. The Programme has been recommended for implementation in two Phases. The Phase-I of the Programme has been approved with a budget outlay of Rs. 858 crore which included Rs. 100 Crore for the Biogas Programme to support setting up of small (1 m<sup>3</sup> to 25 m<sup>3</sup> biogas per day) and medium size Biogas plants i.e. above 25 m<sup>3</sup> to 2500 m<sup>3</sup> biogas generation per day for corresponding power generation capacity range of 3 kW to 250 kW from biogas or raw biogas for thermal energy / cooling applications.

#### **Proposal Submission under Biogas Programme:**

- For Small Biogas Plants (1 M<sup>3</sup> to 25 M<sup>3</sup>): The individual beneficiary can submit their application with requisite details for installation of biogas plants through MNRE biogas web portal/android mobile app. The PIA will process such applications only after allocation of targets and then take action for the installation of biogas plants at the beneficiary site.
- For Medium Size Biogas Plants (above 25 M<sup>3</sup> to 2500 M<sup>3</sup>): The proposals for such projects shall be submitted by the PIAs to MNRE round the year through MNRE Biogas web-portal.

### **d) Subsidy in addition to the central financial assistance, to residential solar consumers**

Govt. of Assam has announced major plans to boost solar infrastructure in the state. Now, the state government will provide a subsidy in addition to the central financial assistance, to residential solar consumers.

The total subsidy available to Assam residents is as follows:

<b>System Capacity</b>	<b>State Subsidy</b>	<b>Central Financial Assistance</b>	<b>Total Incentive</b>
1kW	₹ 15,000	₹ 30,000	₹ 45,000
2kW	₹ 30,000	₹ 60,000	₹ 90,000
3kW	₹ 45,000	₹ 78,000	₹ 1,23,000



**AGENDA- 8: STATUS OF DIGITIZATION OF LAND RECORDS IN ASSAM AND IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016**

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

**AGENDA- 9: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:**

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

As per DFS Jan Darshak Portal, there are 33 unbanked villages in Assam.

Allotted Bank	No of Village Allotted	Banking Outlets opened by Banks
AGVB	4	0
AXIS Bank	1	0
Bandhan bank	4	0
BOB	1	0
CBI	5	0
PNB	1	0
SBI	13	0
UCO Bank	2	0
Union Bank of India	2	0
<b>Grand Total</b>	<b>33</b>	<b>0</b>

It was decided in sub-committee meeting that Banks would deploy CSPs in all the unbanked locations within the June'24 quarter itself.

**b) NSFI recommendation on providing banking access-Confirmation of coverage status of 17,945 centres in Assam:**

The list is shared by all LDMs and Banks. All member banks and LDMs are to provide the data.

**c) Review of operations of BCs:**

- i. Hurdles/Issues and Inactive BCs
- ii. Appointment of ASRLM trained SHGs as BCs:
- iii. Observations of RBI survey on Assessment of Effectiveness of BC operations: Digital delivery channels

Topics are already discussed in subcommittee meeting held in 13.05.2024. Minutes of the meeting is attached.

**d) Digital delivery channels:**

- i. 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.
- ii. ATM penetration status in 13 ATM deficient districts of Assam-Status and Challenges.
- iii. Progress in coverage of ATMS in Aspirational Blocks

Topics are already discussed in subcommittee meeting held in 13.05.2024. Minutes of the meeting is attached.

**e) Financial Literacy Camps held during the FY 2023-24:**

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2022-23)	FY (2023-24)
June	612	1,225
Sept	984	958
Dec	1,072	1,442
March	895	1,331
<b>Total No. of FLC Camps</b>	<b>3,563</b>	<b>4,956</b>

**AGENDA- 10: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY:**

SLBC requests Agriculture Department, Govt. of Assam to present any data/schemes regarding improving Rural Infrastructure and Credit Absorption Capacity in Assam, if any.

**AGENDA- 11: RSETI AND SKILL DEVELOPMENT**

**i) Pending claims of RSETI**

Sl No.	Bank	Pending Claims as on 31.03.2024
1	AGVB	0.79
2	CBI	0.26
3	PNB	2.54
4	SBI	1.70
5	UCO	3.64
6	RUDSETI	0.28
<b>TOTAL:</b>		<b>9.21</b>

**ii) RSETI Performance and Developments, if any, pertaining to KVK, NSDC etc.as on 31.03.2024**

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE									
FOR THE PERIOD FROM 01.04.2023 to 31.03.2024									
Sl No	Bank	RSETI District	Training Target	Total Trained	Total Settled	Total Settled %	Total Settled under self-employment	Credit Linkage	Credit Linkage % (I/H*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(j)
1	AGVB	Sonitpur	385	387	279	72	279	144	52
2	AGVB	Kamrup	450	455	321	71	321	163	51
3	AGVB	Jorhat	435	436	289	66	289	135	47
4	AGVB	Kamrup(Metro)	400	416	292	70	292	146	50
5	AGVB	Bongaigaon	360	373	263	71	263	134	51
6	CBI	CBI Tinsukia	450	452	334	74	334	175	52
7	PNB	Cachar	550	609	499	82	499	259	52
8	PNB	Sivasagar	550	564	395	70	395	128	32
9	PNB	Dhemaji	570	619	253	41	216	65	30
10	PNB	Marigaon	648	670	554	83	554	259	47
11	PNB	Dibrugarh	425	432	464	107	464	102	22
12	PNB	Golaghat	530	530	476	90	475	266	56
13	PNB	Karimganj	550	569	408	72	408	213	52
14	PNB	Lakhimpur	578	586	471	80	470	263	56
15	SBI	Baksa	600	608	466	77	450	271	60
16	SBI	Udalguri	545	588	536	91	536	304	57
17	SBI	Sidli Chirang	600	605	433	72	433	225	52
18	SBI	Dima Hasao	590	623	550	88	549	396	72
19	SBI	Karbi Anglong	515	521	389	75	389	195	50
20	UCO	Goalpara	720	990	541	55	541	246	45
21	UCO	Dhubri	695	790	657	83	657	365	56
22	UCO	Kokrajhar	840	860	710	83	710	409	58
23	UCO	Barpeta	832	838	624	74	624	510	82
24	UCO	Darrang	740	766	275	36	275	138	50
25	UCO	Nalbari	792	805	601	75	601	187	31
26	RUDSETI	Nagaon	650	652	473	73	468	244	52
<b>Total</b>			<b>15000</b>	<b>15744</b>	<b>11553</b>	<b>73</b>	<b>11492</b>	<b>5942</b>	<b>52</b>

iii) Setting up of 9 new RSETIs

<b>Assam- Details of 9 uncovered Districts having potential for opening of new RSETIs</b>			
<b>S. No</b>	<b>Uncovered District</b>	<b>RSETI assigned to</b>	<b>STATUS AS ON 31.03.2024</b>
1	Biswanath	HDFC	The matter is taken up with Central Office for necessary approval.
2	Charaideo	PNB	Recommendation for necessary approval for setting up of RSETI sent to HO for consideration. We had already intimated the Circle Head of Jorhat Circle and LDM of Charaideo for taken up the matter with District Authorities for allotment of land for opening of RSETI. They had taken up the matter with Dy. Commissioner Charaideo on 22.05.2023. The matter was discussed in the DCC meeting dated 01.02.2024 and DC requested the IS/DEEO Charaideo for allotment of school building for the purpose of RSETI vide letter dated 03.02.2024.
3	Hailakandi	PNB	Recommendation for necessary approval for setting up of RSETI sent to HO for consideration. Land for setting up of RSETI identified and the matter was communicated to LDM Hailakandi vide letter dated 25.07.2023.
4	Hojai	PNB	Recommendation for necessary approval for setting up of RSETI sent to HO for consideration. We had already intimated the Circle Head of Nagaon Circle for taken up the matter with District Authorities for allotment of land for opening of RSETI. They had taken up the matter with Dy. Commissioner Hojai. DC Hojai vide letter dated 23.06.2023 requested Circle Officer Lanka Revenue Circle for identifying the plot for the same.
5	Majuli	ICICI	ICICI Foundation has replied to ASRLM on 10.04.2024 for not being in a position to open the RSETI in Majuli after consideration of the SOPs of MoRD and assessment of current resources. Copy of mail & letter attached for your reference/records. Further, NACER in its mail dt. 22.04.2024 has informed to ASRLM with copy to SLBC to allot the RSETI opening at Majuli to PNB (as it is the Lead bank there). Copy of email attached.
6	South Salmara	UCO	DPM(ASRLM),SDO and LDM South Salmara was deputed by Deputy Commissioner for finding a suitable Location for setting up RSETI at South Salmara District. A suitable building was identified near Jhowdanga GP which is 12 kms away from Hatsingimari and accordingly the Proposal for approval is sent to HO for approval for setting up the RSETI at an early date.
7	Baksa	AXIS	The matter is taken up with Corporate Office for necessary approval.
8	Bajali	CANARA	The matter has been taken up with Rural development Section, LB & FI Wing, HO and they have advised the following as under: "As per the existing RSETI SOP of Ministry of Rural Development (MORD), Part I, version 1.0.1 page no 16, para 5.5(i) "The State Government in consultation with the Banks in SLBC assigns district in the states to set up RSETIS preferably to the Lead Banks".
9	West Karbianglong	SBI	Letter sent to ASRLM for providing premises. ASRLM replied that letter sent to Autonomous Council, West Karbianglong regarding this. Reply still awaited.

iv) RSETI CREDIT LINKAGE TARGETS FOR FY(2024-25):

RSETI Credit Linkage Target for the FY 2024-25 has been finalized total 26,000 nos. of Training Target with total 9,828 nos. of Credit Linkage Target.

**AGENDA- 12: SHARING NEW INITIATIVES AND SUCCESS STORIES FOR REPLICATION ACROSS THE STATE**

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

**AGENDA- 13: DISCUSSION ON MARKET INTELLIGENCE ISSUES**

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

Awareness is to be created to the people on Ponzi schemes & Scams like; Promise of returns on investments that are much higher than those offered by banks. Schemes offering rewards for enrolling friends, family, and / or appointing distributors. Offer for free services from unknown entities and websites. Attractive marketing material with complex and new investment options, with the salesperson following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period. Entity or the Salesperson is not authorized by RBI, IRDAI, SEBI, NHB Telephone calls which either offer rewards or threaten prosecution, penalty, etc. Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

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.

**AGENDA- 14: DISCUSSION ON UNRESOLVED ISSUES AT DCC/DLRC MEETINGS**

- i. Need for reduction of frequency of DLRC meeting.**
- ii. Non-conduct of BLBC meetings at regular intervals.**
- iii.**

**AGENDA- 15: PERFORMANCE OF KPIS IN ASPIRATIONAL DISTRICTS & ASPIRATIONAL BLOCKS**

**ASPIRATIONAL DISTRICT' PERFORMANCE AS ON 31.03.2024**

Sl No.	District Name	Branch Network as on 31.03.2024			CD Ratio	During the FY ACP Achv%
		Total Branch	Total ATM	Total CSP	As on 31.03.2024	FY 2023-24
1	Baksa	35	17	414	80	37
2	Barpeta	93	132	2145	82	64
3	Darrang	71	111	1478	77	95
4	Dhubri	90	98	2390	62	78
5	Goalpara	73	71	1565	66	63
6	Hailakandi	46	55	695	46	78
7	Udalguri	51	49	869	74	33
<b>7 ADs Total</b>		<b>459</b>	<b>533</b>	<b>9,556</b>	<b>70</b>	<b>64</b>
<b>All Districts</b>		<b>3,185</b>	<b>4,148</b>	<b>52,189</b>	<b>61</b>	<b>110</b>

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

Sl No.	District Name	OPERATIVE CASA			PMJJBY		
		Target	As on 31st Mar'24	Achievement %	Target	As on 31st Mar'24	Achievement %
1	Baksa	Visakhapatnam (AP) 1,29,755	1,49,998	116	Adilabad (Telengana) 9,775	10,872	111
2	Barpeta		1,71,040	132		14,005	143
3	Darrang		1,59,284	123		14,275	146
4	Dhubri		1,86,645	144		13,916	142
5	Goalpara		1,40,965	109		12,151	124
6	Hailakandi		1,45,658	112		9,676	99
7	Udalguri		1,30,446	101		16,006	164
Sl No.	District Name	PMSBY			APY		
		Target	As on 31st Mar'24	Achievement %	Target	As on 31st Mar'24	Achievement %
1	Baksa	Mahasamund (Chattisgarh) 30,303	42,864	141	Fatehpur (UP) 2,886	5,211	181
2	Barpeta		40,754	134		6,971	242
3	Darrang		46,995	155		4,942	171
4	Dhubri		41,040	135		5,599	194
5	Goalpara		34,210	113		5,092	176
6	Hailakandi		30,378	100		4,390	152
7	Udalguri		46,802	154		5,089	176

**ASPIRATIONAL BLOCKS' PERFORMANCE AS ON 31.03.2024**

Sl No.	District Name	Block Name	Branch Network as on 31.03.2024			Social Security Scheme as on 31.03.2024		
			Total Branch	Total ATM	Total CSP	Enrolment under PMJJBY	Enrolment under PMSBY	Enrolment under APY
1	Baksa	Tamulpur	11	6	109	28,419	55,693	7,514
2	Barpeta	Mandia	7	1	119	25,917	65,988	7,885
3	Cachar	Lakhipur Block	8	5	31	8,105	18,787	2,617
4	Darrang	Pub-Mangaldai	6	4	112	13,650	31,248	3,908
5	Dhemaji	Murkongselek	6	5	134	29,875	64,747	11,972
6	Dhubri	Birshing-Jarua	3	2	83	3,550	12,948	2,978
7	Dimahasao	Diyang Valley	4	2	6	2,760	7,723	938
8	Dimahasao	Diyungbra	2	0	1	1,376	4,109	1,740
9	Dimahasao	Jatinga Valley	4	2	19	642	1266	544
10	Dimahasao	New Sangbar	3	2	10	4,221	8,128	1,653
11	Goalpara	Lakhipur	10	6	635	24,161	62,087	8,773
12	Hailakandi	South Hailakandi	2	0	28	2,025	6,491	1048
13	Karbianglong	Nilip	4	0	36	5,134	10,576	3,262
14	Karbianglong	Rongmongwe	4	0	57	2,074	6,804	2,555
15	Karbianglong	Samelangso	4	1	28	6,847	10,916	2,994
16	Southsalmara	Fekamari	4	2	63	95	3,493	798
17	Udalguri	Bhergaon	8	6	94	18,581	38,868	4,346
18	Westkarbi	Amri	7	2	36	6,104	15,446	3,937
19	Westkarbi	Chinthong	5	2	26	6,106	13,336	2,599
20	Westkarbi	Socheng	1	0	1	162	1,117	643
<b>Total</b>			<b>103</b>	<b>48</b>	<b>1,628</b>	<b>1,89,804</b>	<b>4,39,771</b>	<b>72,704</b>
<b>State Total</b>			<b>3,185</b>	<b>4,148</b>	<b>52,189</b>	<b>37,10,979</b>	<b>90,05,913</b>	<b>14,39,223</b>

**AGENDA- 16: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:**

As per the Master Circular on Lead Bank Scheme by Reserve Bank of India, to improve the effectiveness and streamline the functioning of SLBC/UTLBC meetings, SLBC Convenor Banks have to prepare a yearly calendar of programmes (calendar year basis) at the beginning of the year itself, for conducting the meetings. One of the key aspects of SLBC meetings is the timely submission of data by banks which ensures smooth functioning, efficient decision-making and better financial inclusion.

However, despite several follow up for submission of SLBC data related to various stakeholders, the following member banks don't submit data within timeline.

Bank of Baroda, Karnataka Bank, Kotak Mahindra Bank, Jana SFB.

In this regard, all banks should ensure submission of correct and timely data for timely conduct of the SLBC meetings.

**AGENDA- 17: MISCELLENOUS**

**i. E-Kissan Upaj Nidhi (Ekun) launched by the Warehousing Development and Regulatory Authority (WDRA):**

Warehousing Development and Regulatory Authority(WDRA), a regulatory body under the Department of Food and Public Distribution (DFPD), has recently launched an online platform e-Kissan Upaj Nidhi (eKUN) integrated with Jan Samarth Portal to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks against ledge of electronic Negotiable Warehousing Receipt (e NWR) The integration will provide depositors/farmers liquidity and help in preventing distress sale. eKUN will reduce the turnaround time for pledge loans through seamless transfer of data. Banks on-boarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc and the farmer can choose the best option available.

**ii. NEC/Certified copy of Title Deed & Link Deed etc. - Problems faced by banks**

In some districts of Assam, Banks are facing some hurdles causes to preclude desired growth in priority sector areas:

- Obtention of NEC covering period of more than 13 years from the date of loan application.
- Obtention of certified copy of Title deed/Chain of deeds/Link deed from the office of Sr. Sub Registrar, Kamrup (Metro) and Cachar districts. As on date, NEC is being provided from 2012 onwards till date only because data prior to 2012 is not yet uploaded in the internal server of the Sub-registrar's office.
- Non availability of documents like NEC, Certified copy of Title deed, Certified Jamabandi etc, Low level of Registration of properties and also non availability of Chittha at Registrar Office.

The matter was discussed during SLBC meeting held on 20.03.2024 wherein The Secretary, Revenue and Disaster management informed the house that the issue of unavailability of data of land records in Kamrup metro and Cachar prior to computerization would be taken up with the Deputy Commissioners of the respective Districts. However, till date no visible progress has been made which is vital for promoting inclusive growth in the state of Assam.

**AGENDA- 18: ANY OTHER MATTER WITH PERMISSION OF CHAIR**

**ANNEX- I**

Sl. No.	Name of the Tea Garden	District	Bank Name	Status of Installation of ATMs in Tea Garden AS ON 31.03.2024
1	Bukhial TE	Golaghat	PNB	BC deployed, KO Code K3305533
2	Bokakhat TE	Golaghat		Ikorajan Bagicha and Bokakhat Tea Estate village code 294225 are same as per 2011 census report. Old name was Ikorajan Bagicha and new name is Bokakhat Tea Estate. BC Mohesh Bhuyan (CBC M/s Atyati Technologies Pvt Ltd) KO Code K3301598 is working in this Tea Garden since 2013
3	VERNERPUR TE	Hailakandi		Nizvesnupur PT 1 and Nizvernepur have same village code 301114. BC deployed on 28.08.2023, BCA Name: Momi Nath, KO Code K3305400 (CBC M/s Atyati Technologies Pvt Ltd)
4	Koomsong T.E.	Tinsukia		There is already one active BC working in Kakapather No. 1 since 26.07.2022. The distance from the BC location to Koomsong T.E. is 2.5 Kms approximately and the Koomsong T.E. is covered under the aforesaid BC. The detail of the BCA is as under: Name: Niraj Kumar Prasad, KO Code: K3304517, Base branch: Doomdooma, CBC: M/s Atyati Technologies Pvt Ltd
5	Pathini TE	Karimganj	Indian Bank	BC deployed, KO Code K0206491
6	Behora TE	Golaghat		
7	Greenwood TE	Dibrugarh		
8	Maijan TE	Dibrugarh		
9	Thanai TE	Dibrugarh		
10	Kehyung TE	Tinsukia		
11	Talup TE	Tinsukia	CBI	We are in process to explore for CRA point of any Bank which is near to the location. In this regard, a letter is also communicated vide our Letter no. 1498 dtd. 05.03.2024.
12	Sealkotee TE	Dibrugarh		
13	Tonganagaon	Tinsukia		
14	Mijikajan TE	Biswanath		As per BM Visit report dated 22.05.2023 to Mijikajan TE, the Tea Garden management is not willing to supply electricity to the ATM. Our Regional Head, Barpeta Region has requested for intervention of hon'ble Principal Secretary vide their letter dated 24.06.2023 addressed to The Principal Secretary, Finance Department. We are yet to receive any correspondence in this context
15	Sessa TE	DIBRUGARH	BOI	Since the site is not feasible to CRA, we have appointed Business Correspondent at the location. Mr. Ratul Gogoi contact no.8721089092.
16	Nahorjan TE	GOLAGHAT	Bank of Baroda	Garden is not cooperating in the issue. ATM machine has been delivered to the garden in June 2020.
17	Khongea T.E	SIVSAGAR	UCO Bank	As confirmed by the Sibsagar Branch, Garden authority has completed the Civil works of the ATM Premises. Bank will complete the required furnishing works and informed Head Office for procurement of ATM.
18	Sycotta T.E	JORHAT	Union Bank of India	As we already communicated that the garden is not cooperating and not providing any premises for the installation of ATM. We have once already delivered the ATM and then had to transfer it as the tea garden refused to accept the ATM Machine.
19	Teloijan T.E.	Dibrugarh	SBI	Construction not yet started as financial approval still not received from the T E higher authority.
20	Nonoi TE	Nagaon		ATM room construction and electricity connection completed. ATM will be installed shortly.
21	Sessa TE	Sonitpur		Due to funds constraint the Garden Authority is not showing any interest as per Tea Board.
22	Dhulapadung	Sonitpur		
23	Ghoirali TE	Sonitpur		

**ANNEX- II**

**Report regarding opening of Brick and mortar branch at pending 23 identified locations of Assam**

<b>S L</b>	<b>District</b>	<b>Sub District</b>	<b>Village Name</b>	<b>Bank allocated</b>	<b>Reason for not opening of Branch</b>	<b>No. and Date of Latest Letter sent to DC for Issues related to Premises, Communication, Network etc</b>
1	Golaghat	Morangi	Kouwanipathar	BOB	Unavailability of proper infrastructure and connectivity issues.	RO:GHY:BOB:PS:2024-25/MAY/132 DT 04/06/2024
2	Chirang	Srijangram	Duttapur F/Block	BOB		RO:JORHAT:PS:2024-25:001 DT 07/06/2024
3	Sonitpur	Thelamara	Kochmara Protected Forest Area	BOM	No other means of transportation is available	AX8/DFS/UNBAKED BLOCK/KOCHMARA DT 03/06/2024
4	Goalpara	Lakhipur	Lejam	CBI	CBI Lakhipur branch is operating 8 kms away from this village, so appointed a BC in the said village.	
5	South Salmara	South Salmara	Birsing Pt.I	HDFC	RCC Structure. Not Available.	Letter dated 07.06.2024
6	Dibrugarh	Naharkatiya	Namchang Chah Bagicha	HDFC		Letter dated 07.06.2024
7	Cachar	Katigora	Derby T.E.	HDFC		Letter dated 07.06.2024
8	Goalpara	Lakhipur	Chilarvita	ICICI	Poor roads, no suitable premise, power and connectivity	Letter Dated 06/06/2024
9	Bongaigaon	Bongaigaon (Pt)	Tiagara	PNB	Unavailability of proper infrastructure and connectivity issues.	Letter Dated 22/05/2024
10	Tamulpur	Tamulpur	Goybari	PNB		Letter Dated 22/05/2024
11	Kokrajhar	Gossaigaon (Pt)	Gongia F V	PNB		Letter Dated 22/05/2024
12	Kokrajhar	Gossaigaon (Pt)	Takampur F V	PNB		Letter Dated 22/05/2024
13	Tinsukia	Sadiya	Magar Gaon (Ambikapur)	PNB		Letter Dated 13/05/2024
14	Hailakandi	Katlichara	Baruncherra F.V.	PNB(RRB)		CO SILCHAR/DCHAILAKANDI/PREMISES/02/2024 dt 18/05/2024
15	Hojai	Lanka	Sarkey Bosti	SBI		Unavailability of proper infrastructure and connectivity issues.
16	Golaghat	Morangi	Murphulani Bagan Gaon	SBI	RM/R-1/PRE/24-25/59 dated 07.06.2024	
17	Kamrup	Goroimari	Majgumi	SBI	RMSL/RBO(R-IV)P&E/2024-25/079 DT 27/05/2024	
18	Goalpara	Lakhipur	Jaybhum	SBI	RMSL/RBO(R-IV)/P&E/2024-25/080 DT 27/05/2024	
19	Darrang	Mangaldoi (Pt)	Algachar N.C.	UCO	Unavailability of proper infrastructure and connectivity issues.	ZOJ/SPD/2024-25/37 dt 01/06/2024
20	Goalpara	Harisinga	Khalingduar RF	UCO		ZOJ/SPD/2024-25/36 dt 01/06/2024
21	Tamulpur	Tamulpur	Nonke Dongargaon No.1	UCO		ZOG/SP/19/2024-25 dt 04/06/2024
22	Kamrup	PALASHBARI CIRCLE	Barduar Tea Garden No.2	UCO		ZOG/SP/21/2024-25 dt 04/06/2024
23	Barpeta	Baghbor	Mowkhowa Char N.C.	UCO		ZOG/SP/20/2024-25 dt 04/06/2024



**ANNEX- III**

Sl. No.	District Name	Required no of ATM calculated at 20 ATM per lakh population (a)	No. of ATM as on June 30, 2023 (as per SLBC site)	No. of ATM as on Mar 31, 2024 (as per SLBC site) (b)	Shortfall in ATMs in Phase I (a-b)	Revised target for additional ATMs required to be installed in Phase I*	Targets Given by LDMs to banks in Phase I	No. of ATM installed during March'24 quarter (as per SLBC site)
1	Baksa	191	28	29	162	50	47	2
2	Cachar	348	221	223	125	127	127	2
3	Charaideo	95	29	29	66	27	27	0
4	Chirang	97	15	17	80	57	57	3
5	Dima Hasao	43	22	22	21	21	21	2
6	Hailakandi	132	56	55	77	72	24	-4
7	Hojai(Nagaon)	187	85	83	104	71	71	1
8	Karbi Anglong	192	39	36	156	69	69	-2
9	Karimganj	246	89	95	151	127	108	4
10	Nalbari	155	107	109	46	48	47	0
11	South Salmara	111	4	6	105	12	11	0
12	Tinsukia	266	231	222	44	35	35	-5
13	West karbi	61	6	6	55	6	6	0
<b>Total</b>		<b>2,124</b>	<b>932</b>	<b>932</b>	<b>1,192</b>	<b>722</b>	<b>356</b>	<b>3</b>

**DRAFT ADDENDUM TO THE ORIGINAL MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING WITH "SPECIAL FOCUS ON FINANCIAL INCLUSION AND FINANCIAL LITERACY", FOR COMBINED QUARTERS ENDED SEP'23 & DEC'23, HELD ON 20.03.2024, IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

• **Agenda from Standing Advisory Meeting (SAC) for MSME conducted by RBI in September 2023**

RBI in its briefing laid down the undernoted agenda items along with the expectations from the various stakeholders:

**a) Certified Credit Counsellor Scheme:** - RBI informed the house that as CCC scheme did not meet desired expectations, SIDBI rolled out Swalamban Connect Kendras (SCKs) in 200 districts with the objective of guiding entrepreneurs through mapping gaps, skill connect, credit and market connect etc. SIDBI was advised to carry out review of CCC scheme and way forward would be formulated by SIDBI in consultation with IBA in this regard. SIDBI Guwahati Office would be advised to apprise the forum of progress, if any, in this regard. DGM, SIDBI informed the house that SCKs were currently only functional in the state of Nagaland. He added that SIDBI had an elaborate plan for the state of Assam. They have started the initiative in Hailakandi and Dibrugarh. Further they had also covered Sonitpur, Barpeta and Nagaon with a view to increase coverage under SCKs in Assam.

**b) Credit to women owned MSMEs:** - Banks were advised to make concerted efforts to improve credit flow to women owned entrepreneurs, addressing causative factors like feasibility at bank's end, exploring Fin TECHs solutions, and stepping up awareness campaigns targeted at women borrowers. It was decided that the Controlling heads of banks would be requested to discuss progress by their banks in this regard.

**c) Delegation of Sanctioning Authority for MSME loans:** - Only limited powers to be entrusted to branch heads for sanctioning of loans and Centralized Processing Centres (CPCs) to handle most of the MSME credit appraisals and sanctioning. Banks were advised to review their credit architecture to strike a balance between decentralization and centralized credit processing to optimize Turn Around Time(TAT) of applications. Controlling heads of banks were asked to offer their comments on the same and plan of action, if any, in this regard.

**d) Promoting Awareness among MSMEs:** - Banks may update the forum on attempts made to collaborate with MSME Industry Associations for increased outreach among MSMEs, especially micro enterprises to create awareness about various measures targeted at MSMEs.

**e) Possible breach of UIDAI framework while matching Aadhar details on Udyam Assist Platform (UAP):** - Banks had submitted that while matching of Aadhar details of borrowers on the UAP during Aadhar validation process, there could be a possible breach of UIDAI guidelines as process involves banks holding unmasked Aadhar data of borrower for a temporary period. SIDBI Guwahati office may be requested to apprise the forum on this. The officer appraised the forum that the the platform was secure and running smoothly.

**f) Digital Products for MSME lending:** - The SAC observed that only 0.46% of advances to micro segment were through end-to-end digital credit products (i.e., where customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service were automated by use of seamless technologies). Banks were asked to comment on the progress/plan of action to increase percentage of digital lending.

**(Action Point: All member Banks)**

• **RSETI performance in terms of credit linkage.**

Dr. Ravi Kota, Addl. Chief Secretary, Govt. of Assam asked about the timeline for setting up of RSETIs in 9 districts. He urged ASRLM Department. Govt. of Assam to co-ordinate with DCs that land allotment and other required support are given to banks for setting up of RSETIs. He also wanted to know about the pending claims for reimbursements from ASRLM Department. Official from ASRLM responded that the funds would be available within March and payments would be made. Addl. Chief Secretary, Govt. of Assam asked the house to improve credit linkages at all RSETIs. State Director, RSETI raised the issue of inadequate infrastructure and manpower at RSETIs. He also asked the house to relax norms for financing RSETI candidates to ensure that hassle free credit is available to them.

**(Action Point: ASRLM, RSETI, HDFC, PNB, ICICI, UCO, AXIS, CANARA, SBI)**

• **Annual Credit Plan (ACP) Targets and Achievements in the MSME sector for FY 2023-24**

ACP Achievement under MSME sector has been reviewed by the house. Banks having lower percentage achievement below 50% were pointed out. The house asked those banks, the reason for below par performance in MSME Sector. These Banks responded that they would improve their performance under MSME Sector in the last quarter of the financial year. The house exhorted the member banks to improve their performance under MSME Sector.

**(Action Point: RBL, AU SFB, Utkarsh, Ujjivan, NESFB, Apex, Bandhan, Jana SFB, ESAF, SIB, AGVB, IDBI, IOB, BOB, PSB)**