



Convened by:
SLBC, Assam



WELCOME
TO
ASSAM SLBC MEETING
FOR THE QUARTER
ENDED MARCH 2025

Date: 16.07.2025

Time: 11:00 AM

Venue: Room No-308, Assam Administrative Staff College,
Khanapara, Assam

AGENDA FOR ASSAM SLBC MEETING FOR MARCH'25 QUARTER

AGENDA- 1: ADOPTION OF MINUTES

The minutes of State Level Bankers' Committee meeting held on 04.04.2025 was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes

AGENDA- 2: ACTION TAKEN REPORT OF ASSAM SLBC MEETING HELD ON 04.04.2025

SN	AGENDA	ACTION TAKEN?	ACTION TAKEN BY MEMBER BANKS
1	REVIEW OF CREDIT DEPOSIT RATIO:	(i) Banks having 50% CD Ratio (Utkarsh, RBL, AUSFB, TMB, SIB, Apex, UCO)- to submit strategies to increase loan disbursement. (ii) SIB- To submit in writing that whether the bank was actually restricted by their controllers from doing advances in Assam or not (iii) SLBC - To form a committee chaired by Barak Valley development department to carry out Root Cause analysis and explore ways to improve the CD ratio in these three districts i.e. Cachar, Hailakandi and Sribhumi)	(i) Utkarsh, AUSFB, TMB have not started credit disbursement in Assam yet. RBL submitted that they are trying to improve credit position. (ii) SIB submitted that there were having some internal restrictions due to fraud cases related to property documents that took place at Dispur branch because of this, bank has taken a cautious approach and limited fresh loan sanctions. (iii) The committee has been formed and the meeting was conducted on 14.07.2025. In sub committee meeting, issues and roadmap for improving the CD Ratio were discussed.
2	REVIEW OF FINANCIAL INCLUSION AND FINANCIAL INITIATIVES	Reason for decline in KCC	Banks submitted some major reasons as follows: i. Land Record Issue ii. Default in CIBIL score/record iii. KCC overdue account iv. High NPA percentage v. Reluctance of cooperative societies to avail loan
3	GOVT. SPONSORED SCHEME	i. Mention the Govt. Sponsored Scheme in which the member bank will start to credit in June'25 quarter (Member Banks not participating in GSS)	Bandhan- Bank developing processes to launch various GSS scheme like, PM Vishwakarma, PMFME, AIF etc. in near future. ICICI will be disposing all eligible GSS cases under PMFME, PM Viswakarma & PMEGP. BOM would be participating in all the Government sponsored schemes during the quarter ended June'2025. Apex Bank- Bank will start to credit in PM Surya Ghar Yojana from June 25 quarter. AXIS Bank will start disbursement of loans under PMFME, NRLM(SHG) and SUI loans in the June 2025 quarter.
4	PMFBY	Please confirm that tagging of beneficiaries to the payment challan is being done or not by your banks	Banks who are having applications under PMFBY have confirmed that Challan Payment is being done at Bank end as per State Govt guidelines.
5	INTERNATIONAL YEAR OF CO-OPERATIVES:	Please mention any data in case the bank has financed any co-operatives in current Financial Year.	Apex Bank has appointed 30 nos of Cooperative societies as BCs and has provided them with micro ATMs. SBI has disbursed 1.78 Cr to 5 Cooperatives in Assam.



SN	AGENDA	ACTION TAKEN?	ACTION TAKEN BY MEMBER BANKS
6	REVIEW OF FINANCIAL INCLUSION AND FINANCIAL INITIATIVES:	The Chief Secretary, Govt. of Assam proposed that the data should also compare the performance with national average.	As per RBI Circular, the Special SLBC meeting conducts annually i.e., in Dec quarter. We have already asked RBI to provide National Benchmark as per format so that we can present in the upcoming Special SLBC meeting.
7		The Chief Secretary, Govt. of Assam enquired about the root causes behind the slower rate of disposal of claims under PMJJBY & PMSBY. He also advocated proper monitoring and follow-up of claims under PMJJBY & PMSBY and asked to maintain proper data for monitoring of cases so that they could be disposed off expeditiously.	Data as per Annexure II . Some major reasons for slower rate of disposal: 1. Nominee expired, and the no legal heir documents submitted by the claimant. 2. Death Certificate not produced from the appropriate authority. 3.Unable to produce the Post mortem report by the claimant. 4. Unable to produce the FIR report by the claimant. 5. DOB mismatch with the documents and the enrolment form.
8		The Chief Secretary, Govt. of Assam asked SLBC to consult with SLBC of those states which have shown remarkable progress in digital coverage accounts and know the policies implemented by them so that the same could be replicated in Assam. The house was to set a time bound target and prioritize digital coverage. September'25 was fixed as deadline for 100% digital coverage of Savings and Current accounts of all districts.	To achieve 100% digitisation in all districts SLBC conducted Subcommittee meeting and monthly progress review meeting with all Banks where best practices adopted by other SLBC have been shared. 1.Sending of Bulk SMS to all eligible customer who have not avail digital product 2.Saggregate the ineligible account like Minor/institutional deposit, /decease account And marked as ineligible 3.Adequate advertisement (Brochure/leaflet) IN Branch premises and prominent public places Like ATM/Market place 4.Conducting awareness camp on advantage of availing digital product

AGENDA 3: REVIEW OF BANKING PARAMETERS

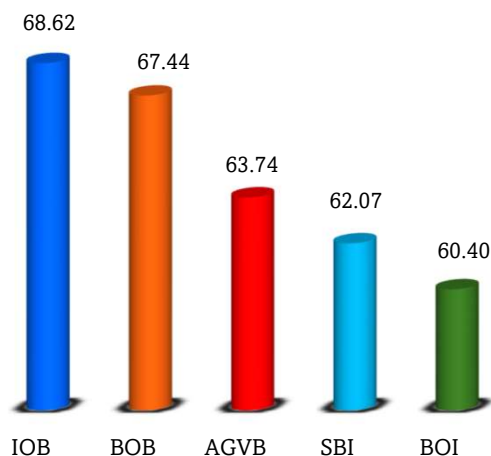


a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.03.2025: -

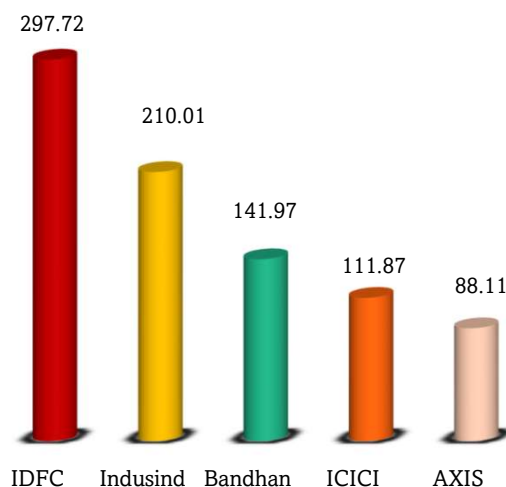
(Amount in ₹Crores)

	As on 31.03.2024	As on 31.12.2024	As on 31.03.2025	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	2,23,479	2,23,616	2,34,646	11,030	5%	11,167	5%
Advances	1,47,894	1,62,263	1,67,315	5,052	3%	19,421	13%
CD Ratio	66.18	72.56	71.31				

Top 5 Public Sector Banks & RRB in CD Ratio



Top 5 Private Sector Banks in CD Ratio

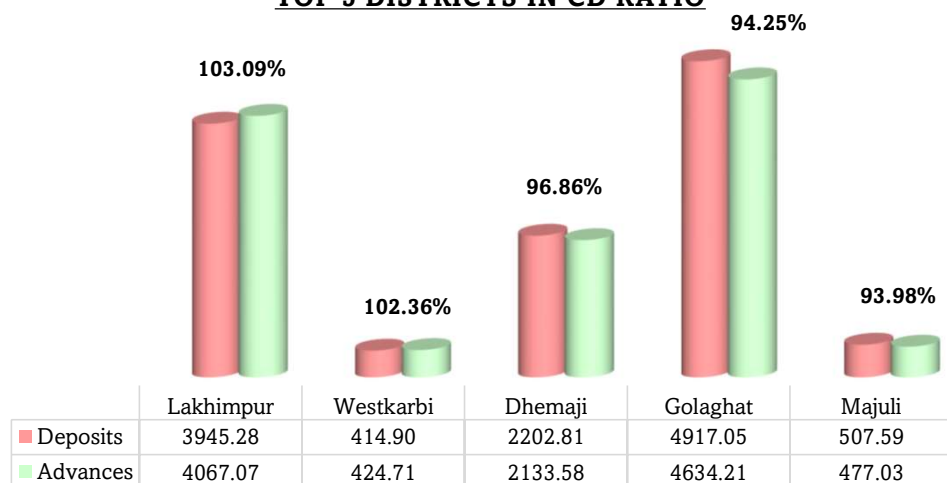


Bottom 5 Banks in CD Ratio

Public Sector Bank	Private Sector Bank	Small Finance Bank	Co-OP Bank
UCO- 50.28	RBL- 4.90	Utkarsh - 0.35	Apex- 43.74
CBI- 51.58	SIB- 8.84	AU- 4.73	
Indian- 53.76	TMB- 22.39	NESFB- 21.20	
Canara- 53.92	YES- 46.57	Ujjivan- 59.99	
BOM- 54.34	IDBI- 52.91		

b) DISTRICT-WISE CD RATIO AS ON 31.03.2025: -

TOP 5 DISTRICTS IN CD RATIO



(Amount in ₹Crores)

District With CDR below than 50 %

District Name	Deposit Amount (D)	Advances Amount (A)	CD Ratio
Sribhumi	5,328	2,149	40.33
Dima Hasao	1,574	709	45.06
Hailakandi	2,285	1,061	46.43
Cachar	12,522	6,146	49.08

5 Low CD Ratio Banks in Districts below 50% CD Ratio

Sribhumi

Apex

CBI

Union

UCO

Indian

Dimahasao

Indusind

Apex

PNB

Canara

ICICI

Hailakandi

Indusind

Apex

NESFB

BOI

CBI

Cachar

Apex

UCO

IDFC

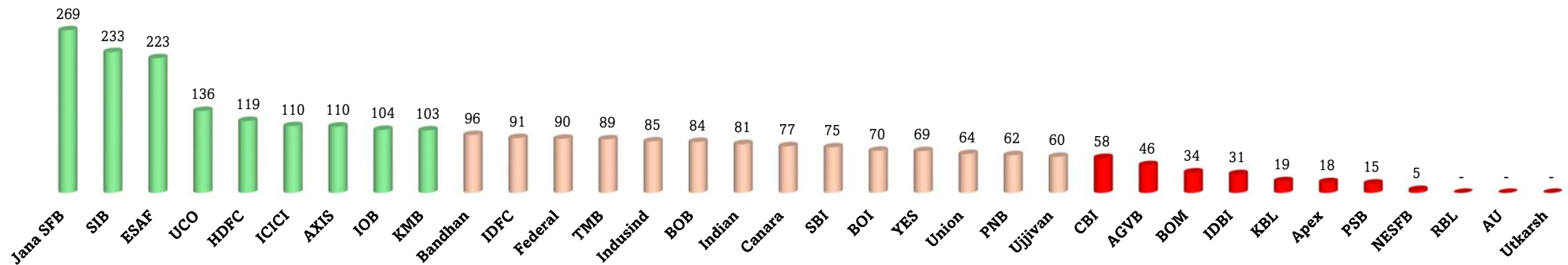
IDBI

CBI

c) ACHIEVEMENT UNDER ACP(PS) AND PSL AS ON 31.03.2025: -

(Amount in ₹Crore)

ACP Total Achv Amount in % against Total ACP Target Amount



Sector	FY 2024-2025 as on 31.03.2025		
	Target Amount	Achieved Amount	Achievement %
Agri Total	16,989.66	12,048.38	71%
MSME	34,177.60	29,790.78	87%
Other Priority Sector	5,638.77	3,053.92	54%
Total	56,806.03	44,893.09	79%

Out of 34 member Banks, 25 Banks couldn't achieve the ACP target for FY 2024-25. In the subcommittee meeting dated 20.05.2025, the banks were asked about the reasons for non-achievement of ACP target. Some banks like IDBI, AGVB informed the house that they could not achieve the ACP Target due to the target were set too high for their banks. SLBC informed the banks that the ACP targets are set by the LDMs during the DCC meeting. Therefore, all banks should advise their nodal officers to ensure that they discuss and suggest appropriate targets during the DCC meetings.

[Bank wise ACP Performance](#)

[District wise ACP Performance](#)

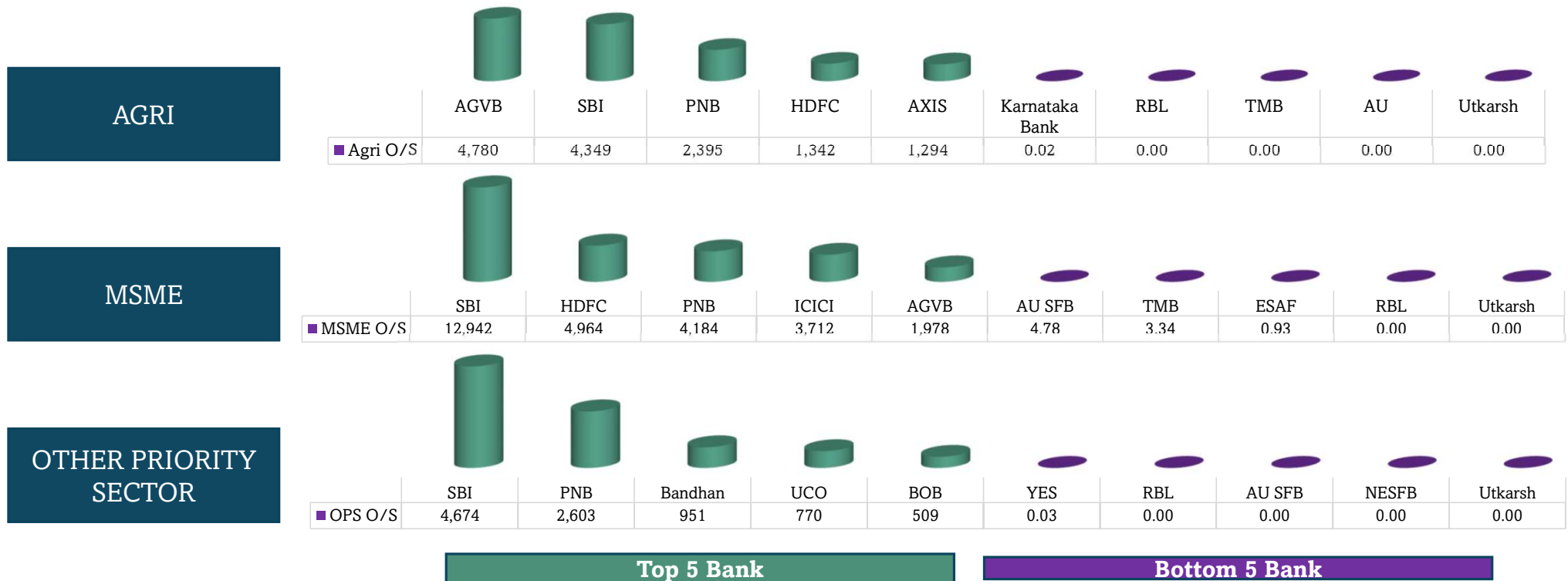
PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.03.2025: -

(Amount in ₹Crore)



Sector	O/S as on 31.03.2024	O/S as on 31.12.2024	O/S as on 31.03.2025	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv
<u>Agri</u>	26,561	30,173	32,030	1,857	6	5,469	21	19.14
<u>MSME</u>	38,183	43,222	44,515	1,293	3	6,332	17	28.51
<u>Other Priority Sector</u>	12,515	11,539	11,705	166	1	-810	-6	7.50
<u>Total PSA</u>	77,259	84,934	88,250	3,316	4	10,991	14	52.74

In other priority Sector, Bandhan Bank (-1,178 Cr) is the major bank for the reason of negative growth.



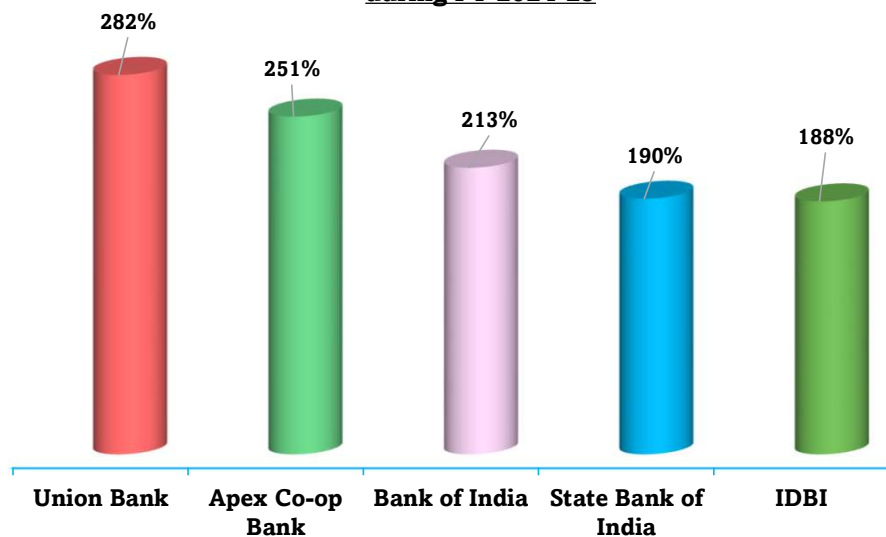
d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2024-25) AND POSITION OF CERTIFICATE CASES AND RECOVERY

i. National Rural Livelihood Mission (NRLM)

(Amount in ₹Crore)

Scheme	TARGET		NRLM Disb in FY 2024-25		Achievement in %		O/S Amt.	NPA Amt.	NRLM NPA Amt. %
	No.	Amt	No.	Amt	No	Amt			
Group	1,76,800	4,100	1,31,079	5,172.26	74%	126%	7,375.08	43.00	0.58
Individual	40,000	400	21,685	270.49	54%	68%			

Top 5 Banks having highest Target Achievement(Amt) in Group during FY 2024-25



NRLM Target for the FY 2025-26 has been finalized total 1,40,000 nos in Group SHG and for Individual, it has been finalized 40,000 Nos.

Banks with Nil Disbursement during FY 2024-25

Federal Bank
ICICI
IDFC
Indusind Bank
Karnataka Bank Ltd
Kotak Mahindra Bank
RBL
South Indian Bank
TMB
YES
AU SFB
ESAF
Jana SFB
Ujjivan SFB
Utkarsh SFB

Bank wise – NRLM(Group) Performance

Bank wise – NRLM(Individual) Performance

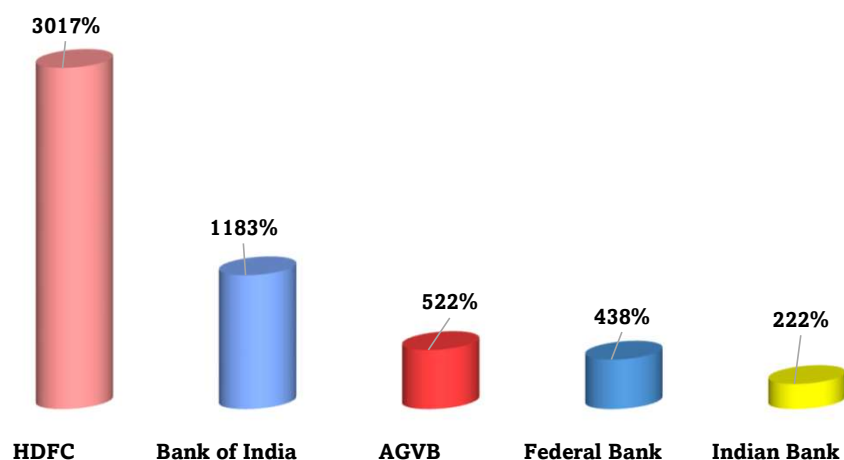
ii. National Urban Livelihood Mission (NULM)

(Amount in ₹Crore)



Total Target No	Total Target Amt.	Total Current Year NULM Disb No.	Total Current Year NULM Disb Amount	Achievement No in %	Achievement Amt in %	NULM O/S Amt.	NULM NPA Amt.	NULM NPA Amt. %
1,493	29.30	2,504	79.37	168%	271%	311.01	11.86	4.44

Top 5 Banks having highest Target Achievement(Amt) in FY 2024-25



Bankwise Performance Under NULM

Banks with Nil Disbursement in NULM in FY 2024-25

Bandhan Bank
IDFC
Indusind Bank
Karnataka Bank Ltd.
Kotak Mahindra Bank
RBL
South Indian Bank
TMB
YES
AU SFB
ESAF
Jana SFB
NESFB
Ujjivan SFB
Utkarsh SFB

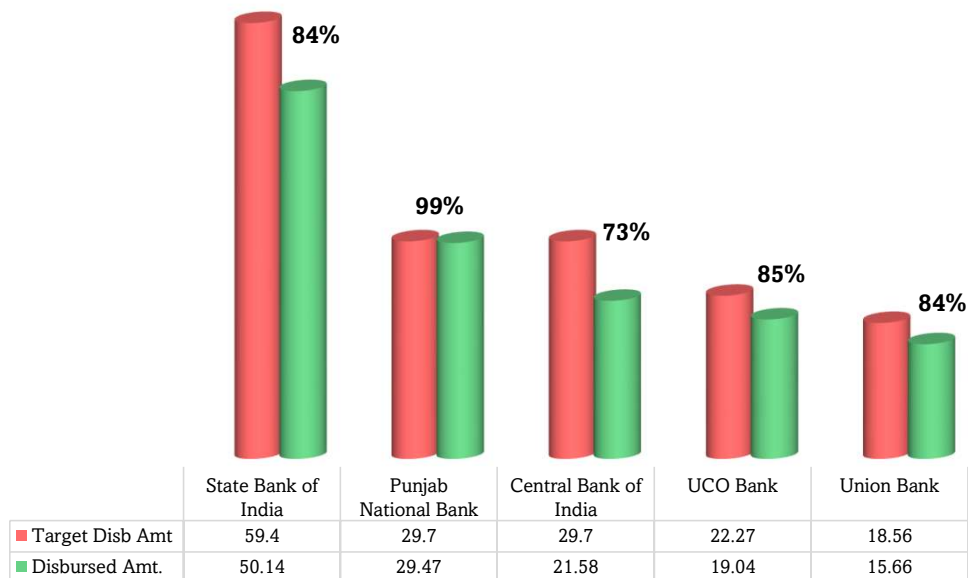
iii. PMEGP

(Amount in ₹Crore)



Target (2024-25)		CY Disbursed		Achievement		PMEGP O/S Amt.	PMEGP NPA Amt.	NPA Amt. %
No. of Project	Estimated amt of Bank Finance	A/C No.	Amt.	No%	Amt %			
3,852	285.99	5,127	214.56	133%	75%	854.31	191.09	22%

Top 5 Banks having highest Disbursement in FY 2024-25



Banks with Nil Disbursement in PMEGP in FY 2024-25

Bandhan Bank
IDFC Bank
Indusind Bank
Kotak Mahindra Bank
RBL
South Indian Bank
TMB
YES
AU SFB
ESAF
Jana SFB
NESFB
Ujjivan SFB
Utkarsh SFB

PMEGP Target for the FY 2025-26 has been finalized total 2,491 nos of project and 210.62 Cr estimated amount to Bank Finance.

Bank wise - PMEGP

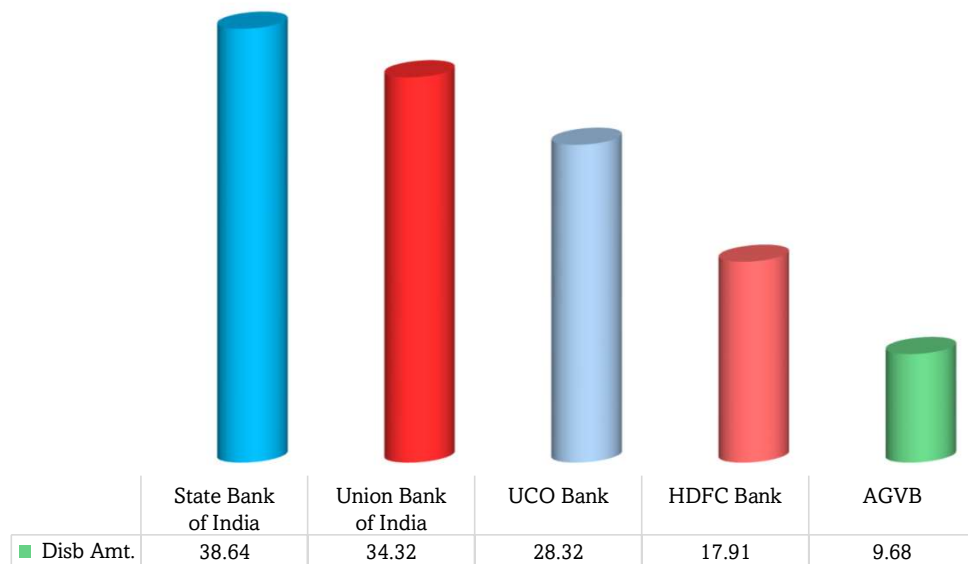
iv. STAND UP INDIA

(Amount in ₹Crore)



CY Disbursed		SUI O/S Amt.		SUI NPA Amt.	NPA Amt. %
A/C No.	Amt.	A/C No.	Amt.		
1,346	157.53	2,170	347.97	30.76	8.84

Top 5 Banks having highest Disbursement in FY 2024-25



Bank wise - SUI

Banks with Nil Disbursement in SUI in FY 2024-25

AXIS Bank
Bandhan Bank
Federal Bank
IDFC Bank
Karnataka Bank Ltd
Kotak Mahindra Bank
RBL Bank
South Indian Bank
Tamilnad Merchantile Bank
YES Bank
AU SFB
ESAF
Jana SFB
Northeast SFB
Ujjivan SFB
Utkarsh SFB
Apex Co-op Bank

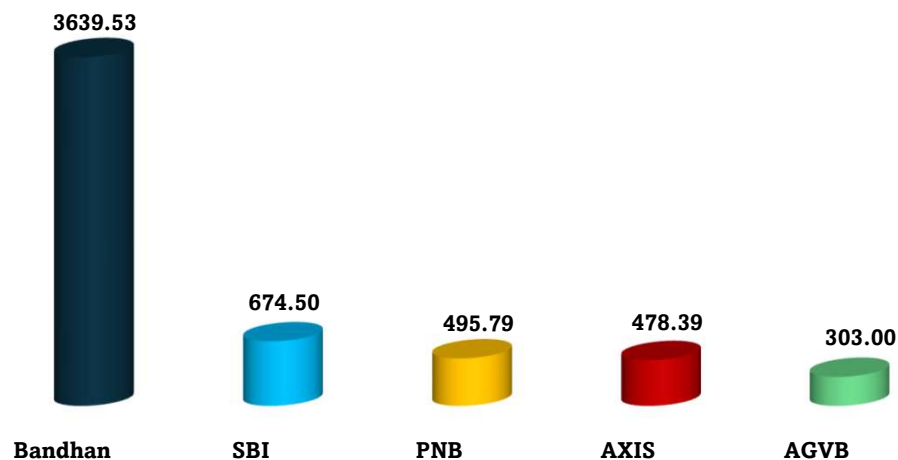
v. PRADHAN MANTRI MUDRA YOJANA

(Amount in ₹Crore)



MUDRA	O/S as on 31.03.2024		O/S as on 31.12.2024		O/S as on 31.03.2025		YoY Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
Shishu	4,88,744	1,023	5,41,480	1,127	5,32,363	1,151	128	24
Kishore	4,45,825	4,897	6,10,550	5,569	6,45,441	6,071	1,174	502
Tarun	45,011	2,344	51,387	2,780	60,382	3,079	735	299
Tarun Plus					4,289	215		
Total	9,79,580	8,264	12,03,417	9,476	12,42,475	10,516	2,037	825

Top 5 Banks having Highest Disbursement Amt under PMMY in FY 2024-25



Banks with Nil Disbursement in PMMY in FY 2024-25

Kotak Mahindra Bank
RBL
Tamilnad Merchantile Bank
AU SFB
NESFB
Utkarsh SFB

Bankwise Disbursement under PRADHAN MANTRI MUDRA

CHIEF MINISTER'S ATMANIRBHAR ASOM ABHIJAN

Bank Name	No of Applicant
Assam Gramin Vikash Bank	2,651
AXIS Bank	164
Bandhan Bank	240
Bank of Baroda	439
Bank of India	359
Bank of Maharashtra	24
Canara Bank	473
Central Bank of India	985
Federal Bank	25
HDFC Bank	285
ICICI Bank	64
IDBI Bank	100
IDFC Bank	1
Indian Bank	885
Indian Overseas Bank	154
IndusInd Bank Ltd	22
Jana SFB	2
Kotak Mahindra Bank Ltd	10
NESFB	117
Punjab National Bank	2,556
RBL Bank Ltd.	4
State Bank of India	13,581
UCO Bank	1,325
Union Bank of India	683
YES Bank Ltd.	5
Others	23
Grand Total	25,177

SLBC has circulated the Bankwise list to all member banks for confirmation of Credit Linkage of the Beneficiaries Accounts. All member Banks are advised to submit the data.

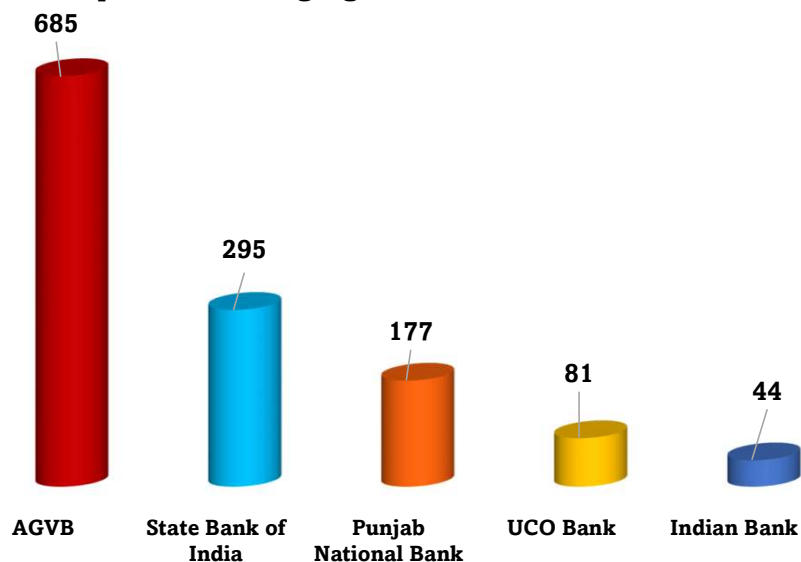


vi. PMFME

PMFME Progress report during FY 2024-25 as on date 31.03.2025 for Assam

Target	Total Sourced Application	Loan Under Process	Loan Sanctioned	Loan Disbursed	Achievement %
9,000	3,526	1,806	1,720	1,442	16%

Top 5 Banks having highest Disbursement in FY 2024-25



Banks with Nil Disbursement in FY 2024-25

AXIS Bank
Bandhan Bank
Federal Bank
HDFC Bank
Indusind Bank
Kotak Mahindra Bank
NESFB
Punjab and Sind Bank
South Indian Bank
Ujjivan SFB
Yes Bank

PMFME Target for the FY 2025-26 has been finalized total 4,000 Nos. It has been circulated to all member banks.

Bank wise - PMFME

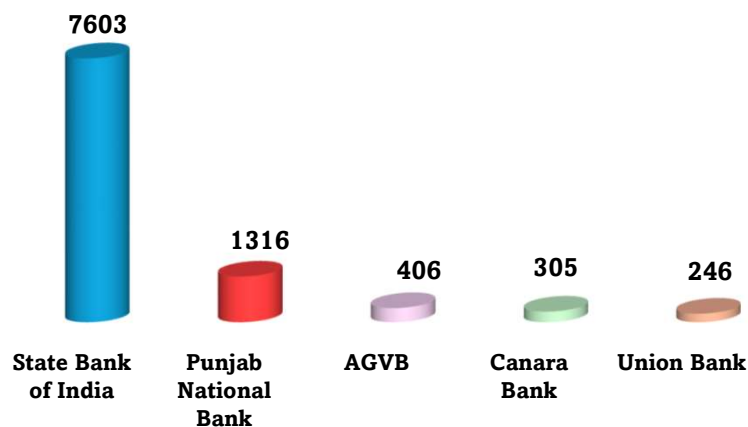
vii. PM SURYA GHAR

(Amount in ₹Crore)

PM Surya Ghar - Bank Wise PM Surya Ghar Loan Status as on 31.03.2025

Disbursement No in FY 2024-2025	Disbursement Amt in FY 2024-2025	Outstanding No	Outstanding Amt
10,494	165.24	10,556	148.83

Top 5 Banks having highest Disbursement in FY 2024-25



Banks with Nil Disbursement in FY 2024-25

Assam Apex Co-op Bank
AU SFB
AXIS Bank
Bandhan Bank
ESAF
Federal Bank
HDFC Bank
ICICI Bank
IDBI Bank
IDFC Bank
Indusind Bank
Jana SFB
Karnataka Bank Ltd
Kotak Mahindra Bank
North East SFB
RBL Bank
South Indian Bank
Tamilnad Merchentile Bank
Ujjivan SFB
Utkarsh SFB
YES Bank

- It has been observed that there are higher rejections under the scheme in Assam. SLBC has asked reasons from the banks. Some reasons submitted by banks are as follows:

1. Customer is not interested in availing Loan
2. Customer is not reachable
3. Customer not able to provide required documents
4. Customer is not eligible under the scheme
5. Customer is located outside branch jurisdiction or service area.

Bank wise – PM Surya Ghar

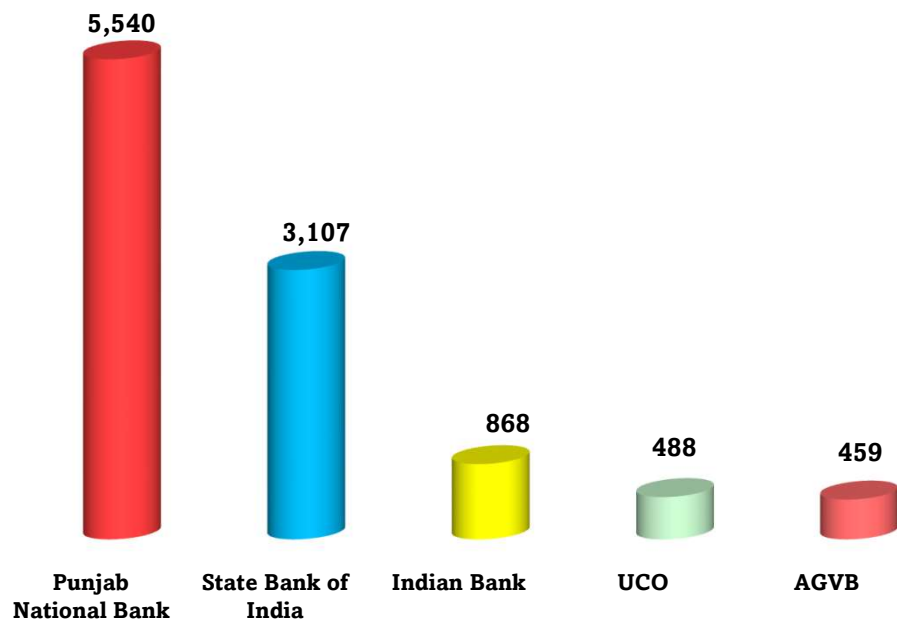


vii. PM VISHWAKARMA

PM Vishwakarma- Bank Wise Loan Status as on 18.06.2025

Total Applicant No	Sanctioned No	Disbursed No	Pending No
54,702	13,481	11,816	41,221

Top 5 Banks having highest Disbursement in FY 2024-25



Bank wise – PM Vishwakarma

Banks with Nil Disbursement in FY 2024-25

ICICI Bank
Federal Bank
YES Bank
Bandhan Bank
ESAF SFB
Indusind Bank
Apex Co-op Bank
Karnataka Bank
Kotak Mahindra Bank
India Post Payments Bank
South Indian Bank

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

(Amount in ₹Crore)

Schemes	As on 31.03.2024			As on 31.12.2024			As on 31.03.2025		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
NRLM	4,999	24.84	0.50%	6,560	43	0.66% ↑	7,375	43	0.58% ↓
NULM	215	11	5.33%	272	12	4.41% ↓	311	12	3.81% ↓
PMEGP	616	287	46.61%	642	198	30.84% ↓	854	191	22.37% ↓
SUI	320	22	6.92%	348	32	9.20% ↑	348	31	8.84% ↓
PMMY	8,264	932	11.27%	9,476	1,096	11.57% ↑	10,516	1,129	10.74% ↓

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for March'25 quarter							
Pending cases at the beginning of the quarter		Addition of cases during the quarter		Cases settled during the quarter		Pending cases at the close of the quarter	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
31,452	520.26	144	2.10	211	3.99	31,385	518.37

Bankwise Data regarding certificate cases and recovery for Govt. Sponsored Schemes

e) KCC CROP LOAN AND INSURANCE UNDER PMFBY

Season	Year	KCC Account	Not Eligible	Policy Created	Pending Accounts
Kharif	2025	2,16,507	6,313	29,652	1,80,542

Bankwise PMFBY Data

f) EDUCATION LOAN

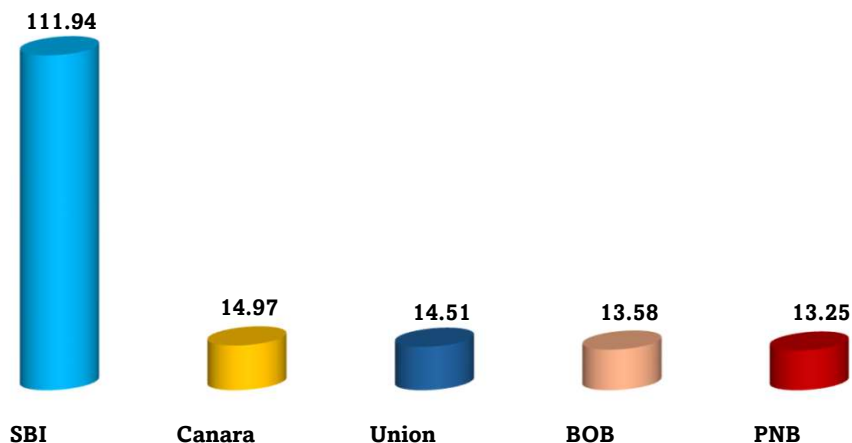
(Amount in ₹Crore)



Education Loan Progress report during FY 2024-25 as on 31.03.2025 for Assam

	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	3,362	196.84	1,690	97.05
Disbursement	7,353	198.40	3,459	95.00
Outstanding	17,311	791.77	7,333	342.44
NPA	2,931	244.07	439	11.99

Top 5 Banks having Highest Disbursement Amt under Education Loan in FY 2024-25



Bankwise progress under Education Loan

Banks with Nil Disbursement in Education Loan in FY 2024-25

Apex Co-op Bank
Bandhan Bank
IDFC Bank
Indusind Bank
Karnataka Bank
Kotak Mahindra Bank
RBL
South Indian Bank
YES Bank
AU SFB
ESAF
Jana SFB
NESFB
Ujjivan SFB
Utkarsh SFB

g) PROGRESS UNDER SHG-BANK LINKAGE

(Amount in ₹Crore)



SHG Credit Linkage Progress in Assam During FY 2024-25 till March'25 quarter

Savings Linked No in FY 2024-25	Savings Linked Amount in FY 2024-25	Credit Linked No in FY 2024-25	Credit Linked Amount in FY 2024-25	SHG O/S No.	SHG O/S Amt.	SHG NPA No.	SHG NPA Amt.	SHG NPA Amt. %
75,323	408.21	1,00,499	3,708.23	2,77,514	7,451.64	14,744	82.46	1.11

Top 5 Bank in Saving Linkage no in FY 2024-25

- SBI- 47,031
- Indian- 8,142
- AGVB- 6,250
- HDFC- 5,289
- BOI- 2,150

Top 5 Bank in Credit Linkage Amt in FY 2024-25

- AGVB- 1,704.20
- SBI- 176.09
- HDFC- 722.98
- Indian- 555.64
- UCO-148.56

Banks with Nil SHG Linkage in FY 2024-25

Saving Linkage	Credit Linkage
Federal Bank	Federal Bank
AXIS Bank	AXIS Bank
ICICI	Bandhan Bank
IDFC	ICICI
Indusind	IDFC
Karnataka Bank	Indusind
Kotak Mahindra Bank	Karnataka Bank
RBL	Kotak Mahindra Bank
South Indian Bank	RBL
Tamilnad Merchantile Bank	South Indian Bank
YES Bank	Tamilnad Merchantile Bank
AU SFB	YES Bank
ESAF	AU SFB
Jana SFB	ESAF
NESFB	Jana SFB
Ujjivan SFB	NESFB
Utkarsh SFB	Ujjivan SFB
	Utkarsh SFB

Bankwise Progress under SHG-Bank Linkage

h) FLOW OF CREDIT TO MSME SECTOR

(Amount in ₹Crore)

i. Credit to women owned MSMEs:

MSME Disbursed No

- Total Women Owned MSME No Disbursed in FY 2024-25
49,520 i.e., 25% of Total MSME no i.e., 2,00,003

MSME Disbursed Amt

- Total Women Owned MSME Amt Disbursed in FY 2024-25
1,438 i.e., 5% of Total MSME Amt i.e., 29,791 Cr

MSME O/S Amt

- Total Women Owned MSME Amt O/S in FY 2024-25
5,162 i.e., 25% of Total MSME O/S i.e., 43,519 Cr

Bankwise Credit to women owned MSMEs

ii. Initiative by SIDBI: - SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

iii. Implementation of Weavers MUDRA scheme (Finance Department).

AGENDA- 5: ENHANCING FARMERS' INCOME:

- SLBC requests Agriculture Department, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any.
- Non-receipt of adequate credit to tenant farmers JLGs.- [Bankwise JLG Performance](#)
- **Waiver of Stamp Duty upto the Loan of Rs 2 Lakhs in Agriculture.**

The RBI vide notification RBI/2024-25/96(FIDD.CO.FSD.BC No. 10/05.05.010/2024-25) dated 06.12.2024 has raised the limit for collateral free Agriculture loans including loans for allied activities from the existing of Rs. 1.60 Lakh to Rs 2.00 Lakh per borrower. Therefore, Agri Department, SBI has requested to waive the stamp duty up to Rs 2.00 Lakh for the benefit of the farmers community, availing KCC Loan in the state of Assam.



AGENDA- 6: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT

- Svamitva Scheme: DFS has asked SLBC to update Svamitva Data in DFS Portal. SLBC has requested Revenue Department, Govt. of Assam to provide data.

AGENDA- 7: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES

(If discussed in Sub-Committee on Financial Inclusion, the decision may be placed before SLBC meeting): -

i. Status of opening banking outlets in Unbanked Rural Centres (URCs)-Banking outlets in Tier 5 unbanked centres of Assam and formulating action plan to cover Tier-5 URCs by provision of banking outlet.

Under Tier 5, there are 5 unbanked centres in Assam which are already allocated to SBI(3) and AGVB(2). In 3 URC i.e., Kolapakani pt II, No 160 Grant, Takhlililar Pathar (CT), SBI will installed BCs by 30.06.2025. and process of installation of BCs in in Tiamari Pt II and Bamun panikhowa by AGVB is in process.

ii. Review of operations of BCs: Hurdles/Issues and Inactive BCs([Discussed in Sub-committee](#))

iii. Digital delivery channels:

a) [ATM penetration status in 16 ATM deficient districts](#) of Assam-Status and Challenges ([Discussed in Sub-committee](#))

b) Progress in coverage of ATMs in 4 Aspirational Blocks:- In sub-committee meeting, AGVB informed that they did not provide ATM facility and the matter had already been taken up with RBI. They had a tie-up with PNB for ATM services. Being a sole Banker in these blocks, AGVB were suggested by DGM SLBC to arrange for on-site ATMs at these four locations in tie-up with PNB Bank so that their customers will be benefitted, and transaction cost can also be reduced.

c) Status of [installation of ATMs in 23 Tea Garden](#):- In Sub Committee meeting, Concerned banks in these 23 Tea Garden have confirmed that they have installed BCs in allotted Tea Garden with micro ATMs. Further, in last SLBC quarterly meeting, it was suggested by Addl. Chief Secy., Cooperation Department that he would like to verify some Tea Gardens weather BCs are installed or not. With the permission of the chair, the house may remove the Agenda from next Sub committee meeting.

d) Expanding and Deepening of Digital Payment Ecosystem (EDDPE):- as on 31.05.2025

District Name	Digital coverage for individuals (Savings Accounts)				Digital coverage for Businesses (Current Accounts)			
	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 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
		Total No. of Acc covered	% coverage			No. of accounts covered	% coverage	
Bajali	2,10,735	2,00,127	94.97	2,691	2,148	1,815	84.50	104
Barpeta	14,58,473	13,79,460	94.58	1,15,770	21,110	19,420	91.99	1,196
Biswanath	7,19,208	6,64,982	92.46	36,693	10,729	7,622	71.04	798
Bongaigaon	7,21,133	6,64,041	92.08	80,240	15,395	12,280	79.77	882
Cachar	16,96,986	15,81,793	93.21	1,00,549	33,491	28,636	85.50	2,365
Charaideo	4,14,735	4,01,529	96.82	2,984	5,478	4,242	77.44	145
Chirang	4,88,806	4,49,328	91.92	13,529	6,119	5,551	90.72	225
Darrang	10,38,505	9,61,355	92.57	93,906	14,084	12,124	86.08	892
Dhemaji	7,34,540	6,76,606	92.11	87,585	11,092	8,960	80.78	1,426
Dhubri	16,95,937	16,12,651	95.09	70,955	20,013	17,917	89.53	1,378
Dibrugarh	14,39,498	13,48,127	93.65	1,80,320	35,314	32,886	93.12	5,499
Dimahasao	1,79,202	1,54,423	86.17	8,345	2,927	2,301	78.61	297
Goalpara	10,04,936	9,22,850	91.83	30,904	14,241	12,422	87.23	681
Golaghat	11,47,301	10,86,714	94.72	1,29,605	21,139	18,003	85.16	1,630
Hailakandi	6,18,699	5,86,800	94.84	26,454	6,433	5,306	82.48	401
Hojai	6,11,992	5,73,033	93.63	42,537	12,871	12,114	94.12	778
Jorhat	10,71,864	9,96,493	92.97	98,689	21,969	19,931	90.72	2,630
Kamrup	14,34,372	13,27,867	92.57	1,74,607	32,733	28,176	86.08	1,363
Kamrup Metro	24,17,872	23,32,187	96.46	1,53,581	1,47,317	1,34,014	90.97	11,838
Kamrup Rural	3,83,878	3,44,664	89.78	10,485	2,141	1,937	90.47	0
Karbi Anglong	5,12,492	4,94,097	96.41	35,120	7,511	5,834	77.67	453
Kokrajhar	8,56,314	8,09,406	94.52	51,007	11,949	10,509	87.95	779
Lakhimpur	10,09,688	9,49,575	94.05	1,51,302	18,479	14,744	79.79	2,353
Majuli	70,687	70,652	99.95	2,701	1,029	1,000	97.18	66
Marigaon	8,62,054	7,88,454	91.46	85,023	14,949	13,081	87.50	784
Nagaon	22,47,749	20,57,393	91.53	1,69,123	30,738	28,201	91.75	2,050
Nalbari	9,69,449	8,50,718	87.75	55,012	12,944	10,624	82.08	1,244
Sibsagar	7,96,458	7,64,124	95.94	64,336	17,581	15,234	86.65	1,487
Sonitpur	13,71,164	12,68,821	92.54	1,36,471	22,438	20,022	89.23	2,079
South Salmara	3,12,675	2,95,117	94.38	2,237	3,339	3,061	91.67	195
Sribhumi	10,86,511	9,95,714	91.64	30,535	17,945	14,963	83.38	827
Tinsukia	12,23,085	11,19,808	91.56	1,19,593	29,456	26,939	91.46	3,495
Udalguri	9,09,833	8,44,569	92.83	32,009	9,055	6,813	75.24	368
West Karbi	2,12,030	1,64,302	77.49	868	1,218	815	66.91	93
Grand Total	3,19,28,861	2,97,37,780	93.14	23,95,766	6,35,375	5,57,497	87.74	50,801

iv) PROGRESS UNDER ASPIRATIONAL DISTRICTS

Assam is having 7 Aspirational Districts.

Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational District Programme (ADP) of Niti Aayog as on 31.03.2025.

		Operative CASA Per lakh population			PMJJBY enrollments per lakh population			PMSBY enrollments per lakh population			APY beneficiaries per lakh population		
Target -100% of Benchmark		Visakhapatnam (AP)		Data of Mar'25 in % age of the target	Adilabad (Telengana)		Data of Mar'25 in % age of the target	Mahasamund (Chattisgarh)		Data of Mar'25 in % age of the target	Fatehpur(UP)		Data of Mar'25 in % age of the target
		1,29,755			9,775			30,303			2,886		
State	District	Jan'20	Mar'25		Jan'20	Mar'25		Jan'20	Mar'25		Jan'20	Mar'25	
Assam	Baksa	57,468	1,91,760	148	1,530	13,899	142	3,440	48,195	159	978	6,417	222
Assam	Barpeta	88,834	2,06,363	159	2,333	18,555	190	6,807	48,332	159	970	7,699	267
Assam	Darrang	87,724	1,68,103	130	2,545	17,559	180	6,557	54,309	179	870	5,856	203
Assam	Dhubri	71,967	1,70,761	132	1,183	17,615	180	5,769	49,422	163	623	6,864	238
Assam	Goalpara	82,436	1,51,788	117	2,079	15,636	160	6,371	41,464	137	871	5,940	206
Assam	Hailakandi	74,932	1,61,304	124	2,896	12,271	126	7,775	35,205	116	1,021	5,129	178
Assam	Udalguri	83,233	1,37,782	106	2,748	19,549	200	4,897	53,655	177	756	5,903	205

y) Financial Literacy Camps held during the FY 2024-25:

Quarters	No. of FLC Camps conducted during each Quarter		
	Achievement-FY (2023-24)	Target-FY (2024-25)	Achievement-FY (2024-25)
June	1,225	3,502	1,600
Sept	958	3,502	2,307
Dec	1,442	3,502	1,804
March	1,331	3,502	2,874
Total No. of FLC Camps	4,956	14,008	8,585

AGENDA- 8: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY (To be Presented by Agriculture Department, Govt. of Assam/ NABARD)

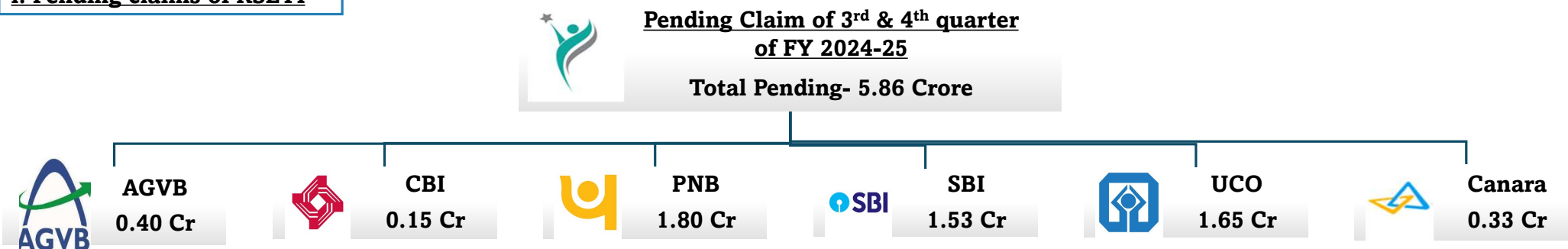
- Large project by State govt to increase C-D ratio.
- Exploring potential growth areas and way forward.
- Region-focussed studies and implementing suggested solutions (status update on study to ascertain low credit offtake in Agriculture section by NABARD & State Govt).

AGENDA- 9: STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS & SEAMLESS LOAN DISBURSEMENT; IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016 (EXPLORING POSSIBILITY)

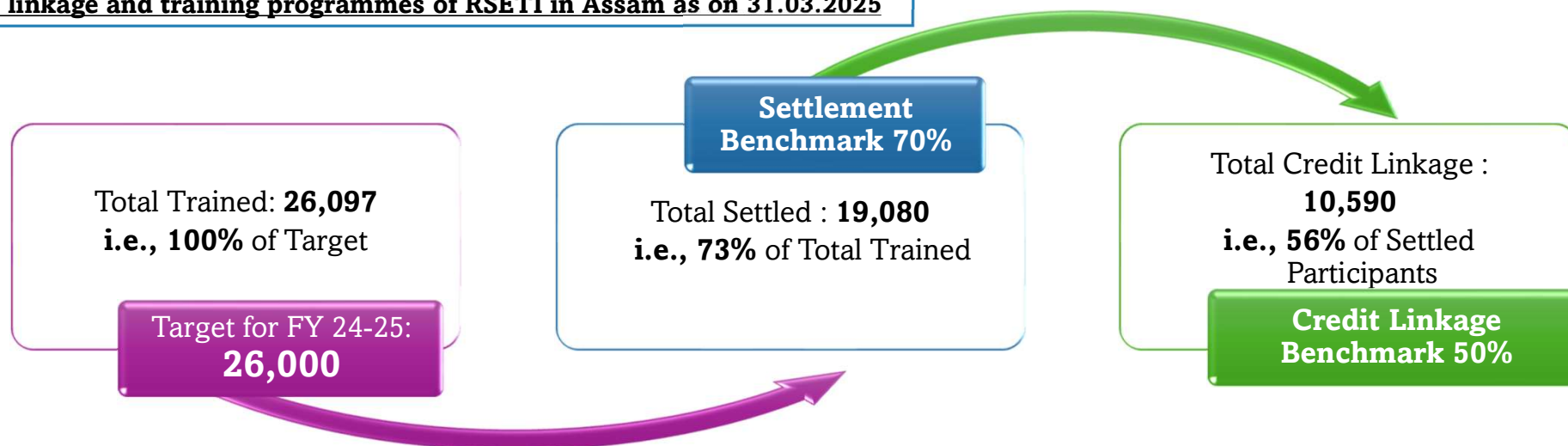
AGENDA- 10: SCHOLARSHIP FOR SC STUDENTS (To be Presented by Finance Department, Govt. of Assam)

AGENDA- 11: RSETI AND SKILL DEVELOPMENT

i. Pending claims of RSETI



ii) Credit linkage and training programmes of RSETI in Assam as on 31.03.2025



iii) Status of Setting up of 9 new RSETIs

BAJALI
Canara Bank

- Land is already allotted on 22.05.2025.
- Possession is not taken by Bank. P&RD, Assam has advised the Bank for possession of land on 13.06.2025.
- Rent Free Infrastructure is identified.
- The Bank is directed to operationalize the RSETI in rented premises by August 2025.
- MORD approval obtained on 20.03.2025

BAKSA
CBI

- Land is already allotted on 07.08.2024.
- Possession is not taken by Bank
- Rent Free Infrastructure identification in process.
- The Bank is requested to take immediate possession of the allotted land and to seek Administrative Approval from MoRD, GOI for the same.

BISWANATH
Indian Bank

- Land is not allotted yet.
- Rent Free Infrastructure is not available.
- The Bank has initiated the process to seek Administrative Approval from the MoRD.
- An existing infrastructure of the Social Welfare Department, located at Biswanath Ghat Road, has been identified confirmed as a potential temporary site for RSETI.

CHARAIDEO
PNB

- Land is already allotted on 08.08.2024.
- Possession is not taken by Bank as allotted land is smaller than MORD requirement.
- Rent Free Infrastructure is not available.
- The MoRD accorded administrative approval on 04.02.2025.
- Bank is directed to operationalize the RSETI in already identified rented premises by August 2025.

HAILAKANDI
PNB

- Land is already allotted on 25.07.2023.
- Possession is not taken by Bank as land allotted is found not suitable for establishment of RSETI
- Rent Free Infrastructure is not available.
- The MoRD accorded administrative approval on 04.02.2025.
- Bank is directed to operationalize the RSETI in rented premises by August 2025. Rented premise is yet to be identified.

HOJAI
SBI

- Land is not allotted yet.
- Rent Free Infrastructure is not yet identified.
- An existing infrastructure of the Social Welfare Department, located at Sankardev Nagar, Hojai, has been identified as a potential temporary site for RSETI.
- ASRLM sought a report from LDM, Hojai regarding the feasibility assessment. LDM, Hojai submitted report to ASRLM on 25.06.2025 confirming that the building is suitable for RSETI.
- MORD approval obtained on 20.03.2025

MAJULI
PNB



- Land is not allotted yet.
- Rent Free Infrastructure is identified.
- DC, Majuli has allowed the vacant campus of Adarsha Barbari L P School, Garamur to use as a temporary RSETI campus.
- The Bank is directed to operationalize the RSETI in rent free premises by August 2025.
- MORD approval not yet taken by the Bank

SOUTH SALMARA
UCO

- Land is not allotted yet.
Rent Free Infrastructure is identified and the Bank was directed to operational the RSETI in this premise by August 2025.
- Bank has deputed one officer as Director, RSETI for South Salmara.
- MORD approval taken on 18.11.2024

WEST KARBIANGLONG
SBI

- Land is already allotted on 22.05.2025.
- Possession is not taken by Bank and Bank is advised to immediately go for possession of land.
- Rent Free Infrastructure identification in process
- Allotted Land yet to be demarcated. LDM was requested to follow up the matter with the Revenue Circle Office, Donka for necessary action
- The Bank was directed to operationalize the RSETI in rented premises by August 2025.
- MORD approval obtained on 20.03.2025



**AGENDA- 12: SHARING NEW INITIATIVES AND SUCCESS STORIES FOR REPLICATION ACROSS THE STATE
(IF ANY, TO BE PRESENTED BY ANY STAKEHOLDERS)**

AGENDA- 13: DISCUSSION ON MARKET INTELLIGENCE ISSUES

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

AGENDA- 14: STATUS OF FI SATURATION CAMPAIGN(01.07.2025-30.09.2025)

Status as on 14.07.2025			
Total GP	Total GP mapped till 14.07.2025	Pending GP Mapping	GP Camp conducted till 14.07.2025
2,664	2,429	235	931

Bankwise Camp Status

Districtwise Camp Status

AGENDA- 15: MISCELLENIOUS

- **Issues remaining unresolved at DCC/ DLRC meeting:** No LDMs has reported any such issue to SLBC.
- **Brick and Mortar Branches Status:** In Sub-committee meeting, the progress for 36 villages has been discussed. Bank of Baroda and ICICI Bank have requested to change location as per [Annexure](#).

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

AGENDA- 17: ANY OTHER MATTER WITH PERMISSION OF CHAIR

THANK YOU

Presented by

