

**AGENDA FOR ASSAM SLBC MEETING**  
**FOR SEPTEMBER, 2021 QUARTER**

**ADOPTION OF MINUTES:**

The minutes of State Level Bankers' Committee meeting held on **06.10.2021** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

**AGENDA – 1**

Action Taken Report of the SLBC meeting held on **06.10.2021**(last meeting):

<b>ACTION TAKEN REPORT FOR SLBC MEETING HELD ON 6th OCTOBER, 2021:</b>			
SI No.	Particulars	Action to be taken by:	Action Taken
1.	<b>CREDIT DEPOSIT RATIO:</b> Chief Secretary, Govt. of Assam, stated that the Banks with CD Ratio hovering around 30% is not acceptable.	Banks below 30% CD Ratio as on 30.06.2021 (Kotak Mahindra Bank, South Indian Bank, Union Bank)	<b>Kotak Mahindra Bank</b> has reported that they have taken all necessary steps to improve CD ratio by improving advances portfolio of branches, <b>South Indian Bank</b> by focussing on MSME & retail advance, to reach 25% by the end of Dec'21, <b>Union Bank of India</b> by focussing on big ticket size advance, MSME Atmanirbhar, retail loan camps, Krishi Nivesh campaign etc.  As on Sept'21 quarter, CD Ratio of <b>Kotak Mahindra Bank</b> stands at 23% (an increase of 6% over March'21 quarter), <b>Union Bank of India</b> stands at 25.63% (an increase of 0.84% over June'21 quarter).  However, CD Ratio of <b>South Indian Bank</b> has declined in Sept'21 quarter to 16.22% (a decrease of -2.31% over June'21 quarter).
2.	<b>PM SVANidhi:</b> Chief Secretary emphasised the importance of <b>coordination among the Urban Local Bodies (ULBs), concerned departments and Banks</b> to facilitate the smooth sanction and disbursal of loan.	All Banks, Deptt. of Housing & Urban Affairs, Govt. of Assam	On 10.12.2021, Hon'ble Chief Minister of Assam reviewed the performance of Banks and ULBs in Assam on the sanction of loans under PM SVANidhi scheme. It was decided to conduct special camps for sanctions as well as disbursement of PM SVANidhi loans. Four camps have been conducted on 13th Dec, 2021, 18th Dec, 2021, 22nd Dec, 2021, 29th Dec, 2021 and 4th Jan, 2022.  As on 5 <sup>th</sup> Jan, 2022, the Banks in Assam have sanctioned 41,449 nos. of applications amounting to Rs. 41.44 Cr, out of which 30,465 nos. of applications, amounting to Rs. 30.41 Cr have been disbursed, which is a sanction achievement of 80% and disbursement achievement of 59% of the target of 52,000 nos. set for March, 2022.
3.	<b>PRADHAN MANTRI MUDRA YOJANA (PMMY):</b> CGM, SBI, reminded the Banks that some of the private banks have not sanctioned a single Mudra loan during current FY(2021-22). He requested the Private Banks to finance under the scheme thereby pushing up this flagship programme of Govt. of India.	All Private Banks	Axis Bank has disbursed 1968 nos. of Mudra loan, amounting to Rs. 20 Cr. during the 2nd quarter of FY(2021-22) under PMMY. Karnataka Bank Ltd has disbursed 3 nos. amounting to Rs. 6 Lakhs during the 2nd quarter of FY(2021-22).  However, Jana Small Finance, Kotak Mahindra Bank, NESFB, South Indian Bank & YES Bank have not financed any Mudra during the FY(2021-22) till 30.09.2021.
4.	<b>FINANCIAL INCLUSION FUND:</b> CGM, NABARD asked the Banks to utilise the Financial Inclusion Fund, available with NABARD, to promote financial inclusion campaigns in the State.	All Banks	During FY(2021-22), <b>SBI</b> has made a claim of Rs. 74,000/- under Financial Inclusion Fund which has been reimbursed by NABARD. <b>AGVB</b> has been continuously utilising the Financial Inclusion Fund for promoting Financial Inclusion campaigns. <b>Apex Bank</b> has been sanctioned fund by NABARD for promoting 122 nos. of Financial Inclusion campaigns for the FY 2021-22. Banks have reported sensitising the branches and have started lodging the claims to avail Financial Inclusion Fund.
5.	<b>100% SATURATION OF JAN SURAKSHA SCHEMES:</b> CGM, SBI, requested the Banks to <b>initiate necessary steps</b> to achieve 100% saturation of Jan Suraksha Schemes during the campaign period from <b>02.10.2021 to 30.09.2022</b> .	All Banks/ Insurance Companies	Banks have allotted Branch-wise, BC-CSP-wise target, conducted FLCs with regular follow-ups and close monitoring of the progress to achieve the 100% Saturation of Jan Suraksha Schemes. <b>Bank of India</b> has reported that they are observing every Tuesday as Jan Suraksha schemes day towards achieving the goal of 100% saturation.

6.	<b>Majuli District is the 2nd District, identified for 100% Digitisation:</b> All Banks operating in Majuli district are required to <b>focus on achieving the goal of 100% digitisation in the district.</b>	All Banks operating in Majuli District	Banks operating in Majuli district, have reported that they have taken necessary steps to increase the percentage of digitisation of accounts with regular monitoring of the progress.
7.	<b>Shri Samir Kumar Sinha, Principal Secretary, Finance Department, Govt of Assam,</b> asked the SLBC to invite the Micro Finance Institutions (MFIs) as a "special invitee" from the next SLBC meeting onwards.	SLBC	SLBC had communicated the same via mail dated 3.11.2021, 22.11.2021. SLBC had also sent invitation to Micro Finance Institutions (MFIs) for participation in SLBC meetings in future.
8.	<b>NATIONAL RURAL LIVELIHOOD MISSION (NRLM):</b> Official from ASRLM assured to settle the training expenses which is pending for last one year by 11th October, 2021.	ASRLM	ASRLM may please appraise the House.
9.	Chief Secretary, suggested for formation of smaller committees to deal with the issues faced in financing to schemes like PMEGP, PM SVANidhi etc.	SLBC, KVIC, Deptt. of Housing & Urban Affairs, Govt. of Assam	SLBC convened a SLBC Sub-Committee Meeting of all major member Banks and Stakeholders, on 4th Dec, 2021, on PMEGP, PMFME and PMAY to improve financing under the Schemes and also for dealing with the issues relating to the Schemes. PM SVANidhi: Special Camps have been organised during Dec'21, for sourcing, sanctioning and disbursement of the loans under the PM SVANidhi under the supervision of DoHUA, Govt. of Assam.
10.	<b>RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETI):</b> Chief Secretary, Assam, asked the Department like KVIC to facilitate the credit linkages of already trained candidates.	KVIC	KVIC had communicated the concern to make extra efforts for credit linkages to the already trained candidates under PMEGP to all DICCs & RSETIs in Assam via a mail dated 11.11.2021.
11.	<b>ASPIRATIONAL DISTRICTS:</b> Chief Secretary, Assam, asked the SLBC to invite the LDM of Hailakandi District for presentation of issues & obstacles under various parameters in Hailakandi district in the next SLBC Meeting.	SLBC, LDM of Hailakandi	SLBC had communicated via mail dated 19.11.2021 to the LDM, Hailakandi and also confirmed telephonically.

## AGENDA- 2

### a) DEPOSITS, ADVANCES & CDRATIO FOR ASSAM AS ON 30.09.2021: -

(Amount in Rs. Crores)

	As on Sept'20	As on March'21	As on Sept'21	YoY growth	YTD growth
<b>Deposits</b>	1,69,355	1,76,409	1,77,368	8,013	959
<b>Advances</b>	87,288	98,956	97,170	9,882	-1,786
<b>CD Ratio</b>	52	56	55		

### b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.09.2021:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
<b>ESAF</b>	1,382	<b>South Indian Bank</b>	16
<b>Bandhan</b>	341	<b>Kotak Mahindra Bank</b>	23
<b>NESFB</b>	165	<b>Union Bank</b>	26
<b>IndusInd</b>	146	<b>Punjab &amp; Sind Bank</b>	29
<b>IDFC</b>	133	<b>UCO Bank</b>	32

c) **BANK-WISE CD RATIO AS ON 30.09.2021:-**

CD Ratio	No. of Banks	Name of Banks
Below 20%	1	South Indian Bank
20% to 30%	3	Kotak Mahindra Bank, Union Bank, Punjab & Sind Bank
30% to 40%	7	UCO, Canara, Central Bank of India, IDBI, Apex, Federal Bank, AGVB
Above 40%	19	Bank of Baroda, Indian Bank, SBI, Bank of India, PNB, Indian Overseas Bank, Karnataka Bank Ltd, ICICI, YES, AXIS, HDFC, Jana Small Finance Bank, Bank of Maharashtra, Ujjivan Bank, IDFC, IndusInd, NESFB, Bandhan Bank, ESAF

d) **DISTRICT-WISE CD RATIO AS ON 30.09.2021:-**

CD Ratio 60% and above: 13 Districts		Between 40% to less than 60%: 18 Districts		CD Ratio below 40%: 2 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio
Westkarbi	89	Biswanath	58	Karimganj	36
Lakhimpur	77	Bongaigaon	56	Dimahasao	35
Kamrup	73	Sonitpur	56		
Udalguri (AD)	71	Dhubri (AD)	56		
Dhemaji	71	Sibsagar	54		
Morigaon	71	Jorhat	52		
Nagaon	66	Majuli	52		
Darrang (AD)	65	Tinsukia	52		
Baksa (AD)	64	Goalpara (AD)	48		
Golaghat	63	Hojai	46		
Barpeta (AD)	61	Hailakandi (AD)	45		
Nalbari	61	Kamrupmetro	44		
Karbianglong	60	Cachar	44		
		Charaideo	44		
		Kokrajhar	43		
		Southsalmara	43		
		Chirang	42		
		Dibrugarh	41		

**\*AD implies Aspirational District.**

Even during such a challenging time due to the persisting global COVID-19 pandemic, a good sign of resilience is that despite so many obstacles, 13 Districts have registered progress in CD Ratio in Sep'21 quarter over Jun'21 quarter, notably Hailakandi District (increased by 4%), West Karbi Anglong (by 3.4%) Kamrup Rural, Kokrajhar, Baksa (3% each over CD Ratio in Jun'21 quarter).

**AGENDA-3**

**ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS UPTO THE END OF 2<sup>nd</sup> QUARTER OF FY(2021-22):**

(Amount in Rs.Crores)

Sector	FY 2020-21			FY 2021-22		
	Target Amount	Achieved Amt. (upto 30.09.2020)	Achievement %	Target Amount	Achieved Amt. (upto 30.09.2021)	Achievement %
Agri Total	14,775	2,065	14	16,745	2,577	15
Crop Loan	8,525	484	6	10,066	689	7
MSME	8,778	6,174	70	10,791	4,764	44
Other Priority Sector	3,503	282	8	3,618	715	20
<b>Total</b>	<b>27,056</b>	<b>8,521</b>	<b>31</b>	<b>31,154</b>	<b>8,055</b>	<b>26</b>

**HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE OF THE BANKS DURING FY(2021-22) AT THE END OF QUARTER-2:**

5 Banks with the Highest ACP (PS) Performance During the FY(2021-22) upto 30.09.2020 (Achievement in %)		5 Banks with the Lowest ACP (PS) Performance During the FY(2021-22) upto 30.09.2020 (Achievement in %)	
ESAF	653%	Indian Overseas Bank	1.72%
IndusInd	193%	Apex Bank	1.81%
YES Bank	133%	South Indian Bank	2.91%
Bank of Maharashtra	94%	Ujjivan Bank	3.05%
Federal Bank	79%	UCO Bank	4.22%

#### AGENDA- 4

##### PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.09.2021:-

(Amount in Rs. Crores)

Sector	O/S as on Sept'20	O/S as on March'21	O/S as on Sept'21	YoY Growth	YoY Growth %	YTD Growth	YTD Growth %	CY PSL Adv % to Tot Adv	NPA Amt. as on Sep'21	NPA Amt. as on Sep'21 in %
<b>Agri Total</b>	18,343	20,401	19,919	1,576	9	-483	-2	20	3,855	19
<b>Crop loan (out of Agri loan)</b>	5,979	5,811	6,022	43	1	211	4	6	1,708	28
<b>MSME</b>	25,175	26,282	22,864	-2,311	-9	-3,417	-13	24	2,713	12
<b>Other Priority Sector</b>	9,914	10,415	12,726	2,812	28	2,310	22	13	592	5
<b>Total</b>	<b>53,432</b>	<b>57,098</b>	<b>55,508</b>	<b>2,076</b>	<b>4</b>	<b>-1,590</b>	<b>-3</b>	<b>57</b>	<b>7,160</b>	<b>13</b>

The Priority Sector Advance has increased from Rs. **53,432Cr.** as on **Sept'20** to **55,508 Cr.** as on **Sept'21** i.e a **YoY growth of Rs. 2,076 Cr (4%)**.

However, the negative growth of some banks in MSME in Sept'21 quarter over the Mar'21 quarter have impacted the YTD growth in Priority Sector Advances. These banks are **Bandhan Bank (-3,870 Cr), ICICI (-342 Cr), Ujjivan (-133Cr), Bank of India (-116 Cr) and IOB (-98 Cr)**.

Total priority sector advances for the State of Assam stood at **57%** of the total advances at the end of Sept'21 quarter.

##### (i) AGRICULTURAL ADVANCES (PS):

There is a YoY growth of Rs. 1,576 **Creore (9% YoY growth)** in **Agri Priority Sector Advances** in the Sept'21 quarter.

The priority sector Agricultural Advances of Rs. 19,919 Cr. as on Sept'21 Qtr. stands at 20% of the total advances against the RBI benchmark of 18%.

However, the negative growth of some banks in Agri in Sept'21 quarter over the Mar'21 quarter have impacted the YTD growth in Agriculture Advances. These banks are: **Bandhan Bank (-701Cr), UCO Bank (- 184 Cr), ICICI (-79 Cr), HDFC (-67 Cr) and Ujjivan Bank (-45 Cr)**.

##### (ii) MSME SECTOR AS ON 30.09.2021:-

(Amount in Rs.Crores)

Sub-Segment	O/S as on Sept'20	O/S as on March'21	O/S as on Sept'21	YoY Growth	YTD Growth	NPA Amt.	NPA Amt in %
<b>Micro</b>	14,130	16,812	11,855	-2,276	-4,958	1,736	15
<b>Small</b>	6,183	6,116	7,840	1,657	1,724	679	9
<b>Medium</b>	2,323	2,479	2,085	-238	-394	130	6
<b>Other</b>	1,997	874	1,084	-913	210	167	15
<b>Total</b>	<b>24,633</b>	<b>26,282</b>	<b>22,864</b>	<b>-1,769</b>	<b>-3,417</b>	<b>2,713</b>	<b>12</b>

There is a YoY negative growth of Rs. **1,769 Cr** under Finance to MSME at the end of the Sept'21 quarter.

However, the negative growth of some banks in MSME in Sept'21 quarter over the Mar'21 quarter have impacted the YTD growth in MSME. These banks are: **Bandhan Bank (-4,807 Cr), ICICI (-285 Cr), Ujjivan Bank (-99 Cr), IOB (-85 Cr), IndusInd Bank (-72 Cr)**.

#### AGENDA- 5

##### PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.09.2021:-

(Amount in Rs. Crores)

MUDRA	O/S as on Sept'20		O/S as on March'21		O/S as on Sept'21		YoY Growth	YTD Growth	NPA as on 30.09.2021	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	NPA Amt in %
<b>Shishu</b>	6,55,841	1,367	4,47,180	922	3,31,591	706	-662	-216	198	28
<b>Kishore</b>	2,35,579	1,932	2,28,394	2,467	2,32,571	2,463	531	-3	504	20
<b>Tarun</b>	21,278	1,100	20,892	1,092	30,066	1,275	175	183	126	10
<b>Total</b>	<b>9,12,698</b>	<b>4,400</b>	<b>6,96,466</b>	<b>4,480</b>	<b>5,94,228</b>	<b>4,444</b>	<b>44</b>	<b>-36</b>	<b>828</b>	<b>19</b>

There is a YoY growth of Rs. **44 Cr (1%)** in MUDRA in Sept'21 quarter.

However, the negative growth of some banks in MUDRA in Sept'21 quarter over the Mar'21 quarter have impacted the YTD growth in MUDRA. These banks are: **Ujjivan (-255 Cr), Bandhan Bank (-244 Cr), and AGVB (-35 Cr)**.

**AGENDA-6****GOVERNMENT SPONSORED SCHEMES (GSS):PERFORMANCE DURING THE FY(2021-22) & O/S AS ON 30.09.2021:**

(Amount in Rs.Crores)

Schemes	Target for (Apr'21 to Sept'21)*		Disbursement (Apr'21 to Sept'21)		Achievement % (Apr'21 to Sept'21)		Outstanding as on 30.09.2021		NPA as on 30.09.2021	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	NPA Amt. in %
	<b>NRLM</b>	50,986	640	34,240	502.88	67	79	85,789	896	38
<b>NULM</b>	1828	33.76	394	5.07	22	15	6944	76	7	9
<b>PMEGP</b>	2,798	72.94#	1404	25.99	50	NA	34,679	515	258	50
<b>SUI</b>	NA	NA	322	36.54	NA	NA	1,592	215	14	6

\* Target on pro rata basis # Margin Money Amount @ Disbursed Amount

**BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 30.09.2021:**

SI No.	Scheme	Public Bank	Private Bank	Co-operative Bank
1	<b>NRLM</b>	NIL	Bandhan, ESAF, Federal Bank, HDFC, ICICI, IDFC, IndusInd, Jana Small Finance, Karnataka Bank Ltd, Kotak Mahindra Bank, NESFB, South Indian Bank, Ujjivan, YES	-
2	<b>NULM</b>	Bank of Maharashtra	AXIS, Bandhan, ESAF, HDFC, ICICI, IDFC, IndusInd, Jana Small Finance, Karnataka Bank Ltd, Kotak Mahindra Bank, NESFB, South Indian Bank, UJJ, YES	APEX Bank
3	<b>PMEGP</b>	NIL	Bandhan, ESAF, IDFC, IndusInd, Jana Small Finance, Karnataka Bank Ltd, Kotak Mahindra Bank, NESFB, South Indian Bank, Ujjivan, YES	APEX Bank
4	<b>SUI</b>	NIL	AXIS, Bandhan, ESAF, Federal Bank, IDFC, Jana Small Finance, NESFB, South Indian Bank, Ujjivan, YES	APEX Bank

**AGENDA- 7**

RSETI: There are 26 RSETIs in Assam.

PERFORMANCE OF RSETI: BANK-WISE & DISTRICT-WISE FOR FY(2021-22) FOR THE PERIOD FROM 1st APR, 2021 to 30th SEPT, 2021							
SI No.	Bank	RSETI District	TOTAL TRAINED	TOTAL SETTLED	TOTAL SETTLED %	CREDIT LINKAGE	CREDIT LINKAGE % (G/E*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1	AGVB	Bongaigaon	24	24	100%	23	96%
2	AGVB	Jorhat	61	0	0%	0	0%
3	AGVB	Kamrup	97	47	48%	21	45%
4	AGVB	Kamrup (Metro)	23	10	43%	10	100%
5	AGVB	Sonitpur	22	22	100%	1	5%
6	CBI	Tinsukia	75	23	31%	23	100%
7	PNB	Cachar	80	80	100%	73	91%
8	PNB	Dhemji	61	61	100%	0	0%
9	PNB	Dibrugarh	133	133	100%	19	14%
10	PNB	Golaghat	95	15	16%	0	0%
11	PNB	Karimganj	77	47	61%	0	0%
12	PNB	Lakhimpur	142	41	29%	1	2%
13	PNB	Morigaon	101	49	49%	0	0%
14	PNB	Sivsagar	119	119	100%	10	8%
15	SBI	Baksa	79	27	34%	19	70%
16	SBI	Chirang	150	149	99%	53	36%
17	SBI	Dima Hasao	131	64	49%	18	28%
18	SBI	Karbi Anglong	91	87	96%	58	67%
19	SBI	Udalguri	147	147	100%	35	24%
20	UCO	Barpeta	284	18	6%	3	17%
21	UCO	Dhubri	64	0	0%	0	0%
22	UCO	Goalpara	285	20	7%	1	5%
23	UCO	Kokrajhar	196	196	100%	6	3%
24	UCO	Darrang	95	95	100%	19	20%
25	UCO	Nalbari	88	58	66%	57	98%
26	RUDSETI	Nagaon	69	69	100%	49	71%
<b>TOTAL :</b>			<b>2789</b>	<b>1601</b>	<b>57.40%</b>	<b>499</b>	<b>31.17%</b>

**REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:**

The claims for reimbursement of training expenses amounting to **Rs 2.10 Cr** pertaining to SBI as on 31.12.2021, are pending with ASRLM. SLBC has already taken up the matter with ASRLM. However, no response has been received from ASRLM in this regard.

**AGENDA- 8****STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:****(a) FINANCIAL LITERACY CAMPS HELD DURING THE FY(2021-22):**

During the Quarters of a Financial Year	No. of FLC Camps conducted during each Quarter	
	FY (2020-21)	FY 2021-22 till Sept'21
June	99	84
Sept	249	373
Dec	861	In the process
March	712	Not yet
<b>Total No. of FLC Camps</b>	<b>1921</b>	<b>457</b>

**(b) STATUS OF 100% DIGITISATION:**

Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation						
Identified District: Baksa (Assam)						
As at the end of:	Total No. of Operative SB Accounts	Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD	% of such Accounts out of total Operative Savings Accounts	Total No. of Operative Current Accounts	Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.	% of such Accounts out of total Operative Current Accounts
Oct'21	6,11,761	6,03,463	98.64%	3,545	3,532	99.63%

**(c) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 30.09.2021:**

SI No.	Account Type	Cumulative Numbers					YTD Increase in %
		As on Mar'19	As on Mar'20	As on Mar'21	As on Sep'21		
1	PMJDY	1,48,71,109	1,63,26,240	1,82,63,197	1,96,25,374	7%	
2	PMJJBY	12,08,408	11,66,306	12,12,497	19,43,067	60%	
3	PMSBY	24,71,774	32,21,221	33,67,251	59,09,670	76%	
4	APY	3,03,206	3,72,700	5,74,929	7,02,824	22%	

**AGENDA-9****ASPIRATIONAL DISTRICTS' (ADs) PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 30.09.2021**

(Amount in Rs. Crores)

SI No.	District Name	CD Ratio-1		ACP Achv%		KCC O/S Amt.		PMEGP O/S Amt.		MUDRA O/S Amt.	
		Jun'21	Sept'21	Sept'20	Sept'21	Jun'21	Sept'21	Jun'21	Sept'21	Jun'21	Sept'21
1	Baksa	61	64	19	14	93	113	19	20	40	50
2	Barpeta	62	61	15	16	320	333	25	30	326	224
3	Darrang	66	65	24	17	194	198	14	14	176	120
4	Dhubri	57	56	15	11	155	156	24	24	331	181
5	Goalpara	50	48	14	14	124	121	13	12	101	73
6	Hailakandi	41	45	14	17	92	89	11	11	132	78
7	Udalguri	71	71	9	10	201	201	28	27	33	48
<b>7 ADs Total</b>		<b>58</b>	<b>58</b>	<b>16</b>	<b>14</b>	<b>1,179</b>	<b>1,212</b>	<b>133</b>	<b>138</b>	<b>1,139</b>	<b>775</b>
<b>All Districts</b>		<b>50</b>	<b>51</b>	<b>31</b>	<b>26</b>	<b>5,879</b>	<b>5,896</b>	<b>516</b>	<b>515</b>	<b>6,523</b>	<b>4,444</b>
<b>Ratio of 7 ADs to All Districts</b>						<b>20.05</b>	<b>20.56</b>	<b>25.78</b>	<b>26.72</b>	<b>17.47</b>	<b>17.44</b>

Social Security Schemes (in Cumulative Nos.)									
Sl No.	District Name	PMJDY		PMJJBY		PMSBY		APY	
		Jun'21	Sept'21	Jun'21	Sept'21	Jun'21	Sept'21	Jun'21	Sept'21
1	Baksa	4,97,380	5,09,459	34,750	36,041	95,113	1,02,723	15,881	17,017
2	Barpeta	13,63,738	14,17,033	84,633	1,00,668	3,33,319	4,06,185	26,424	38,888
3	Darrang	8,28,491	8,58,111	56,976	58,911	1,81,373	1,91,800	15,709	16,737
4	Dhubri	12,97,265	14,40,713	54,809	70,281	2,89,411	3,44,343	19,881	23,397
5	Goalpara	6,43,076	6,67,570	38,939	53,252	1,89,473	2,26,637	14,472	21,221
6	Hailakandi	4,30,698	4,46,038	29,005	36,937	88,331	1,12,699	9,301	14,367
7	Udalguri	6,01,795	6,27,198	59,534	61,708	1,43,229	1,49,654	14,046	14,102
7 ADs Total		56,62,443	59,66,122	3,58,646	4,17,798	13,20,249	15,34,041	1,15,714	1,45,729
All Districts		1,90,39,282	1,96,25,374	17,16,792	19,43,067	51,74,376	59,09,670	5,80,168	7,02,824
Ratio of 7 ADs to All Districts		29.74	30.40	20.89	21.50	25.52	25.96	19.94	20.73

#### **AGENDA- 10**

##### **INTEGRATING THE NCFE TEXTBOOK IN SCHOOL CURRICULUM :**

National Centre for Financial Education (NCFE), set up by the four financial sector regulators (RBI, SEBI, IRDAI and PFRDA) has developed financial education workbooks for Classes 6 to 10 in collaboration with CBSE. The books contain chapters on various basic financial concepts such as savings, operation of bank accounts, basics of taxation, insurance, investment etc. which can be integrated into regular subjects such as Civics, Social Studies, Mathematics, History, English etc. to avoid additional burden on students. So far, 15 State Education Boards have already included the modules on financial education in the school curriculum. The concerned department of Government of Assam is, therefore, requested towards this objective of integrating the NCFE textbook in school curriculum.

#### **AGENDA- 11**

##### **Digital Payments:**

- 1) Banks under permission from RBI to undertake Govt. Business & to promote innovative payment alternatives to the Citizens including Over the Counter (OTC), PoS, Contact facilities and other assisted facilities.
- 2) Banks to come up to Govt. with the latest trend of technologies free of charges including implementation of PoS including promotion of alternative payment channels as part of the Digital India Initiatives.
- 3) Special Items of Digital Payments:
  - a. States should encourage collection of payments viz tax, fees, utility, charges etc only through digital means
  - b. To continuously improve payment mechanisms /payment sites to make them user friendly
  - c. States should consider partnership with innovative fintech solutions to promote usage
  - d. Consider incentives like cashback and enhanced entitlements for promoting digital payments
  - e. To make available UPI, Rupay etc as payment option for payment of all State level services

#### **AGENDA- 12**

Any other item with the permission of the chair.