

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

AGENDA -1

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **04.10.2024** 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 (ATR) OF ASSAM SLBC MEETING HELD ON 04.10.2024				
Sl No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
1	REVIEW OF CREDIT DEPOSIT RATIO:	Banks having less than 50% CD Ratio (RBL, Utkarsh SFB, AU SFB, SIB, Apex, CBI, UCO, UBI, Indian)	Controlling heads of the banks to set ACP targets for individual branches and strategy to achieve 60% by Dec'24 quarter	CBI, UCO, Union Bank submitted that increasing trend of CDR is observed QoQ. Mobilisation of new loans is intensified through regular meets with existing/potential customers and Credit camps. Bank's Team is meeting/contacting Govt. departments/ Institutions for deposit mobilisation besides regular CASA Camps, advertising/marketing of all products of our Bank. SIB submitted that they are giving loans in priority sector(mudra), VL and PL. They are restricted to do certain loans like MSME and HL. Apex Bank submitted that branches have been allotted enhanced deposit and advance target. Strict monitoring from H.O. on a regular basis is being done to ensure achievement of the allotted targets. AU SFB submitted that the bank has only two liability branches operational in the state, and asset operations, including loan disbursements, have not yet commenced. Indian Bank submitted that they allotted advance target to individual branches as per ACP target for FY 2024-25 and constantly monitoring all branches to achieve more than 60% of ACP target by Dec'24 quarter. RBL & Utkarsh submitted that they are trying to improve position by deployment of credit in the state of Assam.
		Lead Bank Manager of Dima Hasao and Karimganj, SBI and PNB	To implement strategies for improvement and to achieve 60% by Dec'24 quarter	PNB submitted that LDM Karimganj was advised to implement strategies for improvement of CD Ratio of the District in co-ordination with all the Bank branches as well as line departments. He was also advised to conduct exclusive review of the branches where CD ratio is in lower side for improvement of the same. SBI submitted that LDM Dima Hasao was advised to follow up with individual Branches and conduct camps with the coordination of banks to improve CD Ratio.
		Districts having less than 50% CD Ratio (Cachar, Kokrajhar, Hojai, Hailakandi, Karimganj, Dimahaso), Controlling head of Lead Bank of concerned districts.	To submit a quantifiable Monitorable Action Plan (MAP) to achieve 60% by Dec'24 quarter	Lead Banks submitted as follows: i. Special focus is given on financing Govt Sponsored schemes like PM Vishwakarma Yojna, PM Suryaghar Muft Bijli Yojana, SVANidhi, NULM, NRLM etc in co-ordination with Govt. departments. ii. All the LDMs were advised to organize different Credit camps in liaison with Govt. Departments for garnering fresh proposals. Monthly review of the LDMs specially in context of CD Ratio were done towards achieving RBI benchmark CD Ratio of 60% and advised them to conduct exclusive Review of Branches with lowest CD Ratios in the Districts to achieve the target.
2	ACP & PRIORITY SECTOR ADVANCES:	Banks didn't achieve target in ACP specially in Agri Sector All member banks	i. strategies for achieving of targets under Agri ACP sector and overall ACP ii. To submit a proposal to SLBC through proper channel for state government help to reduce NPA.	Banks submitted strategies as follows: i. All Circle Offices/LDMs have been advised to organize credit camps with special focus on Agriculture in liaison with Fishery department, Veterinary department, NULM, NRLM and Agriculture department for garnering fresh proposals for branches to boost up Agriculture & other Priority Sector lending. & to submit schedule of such camp for monitoring of the same. ii. Focus in Food and Agro, KCC and financing SHGs to improve Agri sector advances. iii. In AGVB, under the Mahila Udyami Scheme, Bank is financing Mudra Loans to members of well performing SHGs and Bank has introduced a Flexi Biogas scheme in association with wAMUL to extend loans for installation of Bio-Gas plant and Rooftop solar scheme for installation of rooftop solar panel.

SI No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
3	PMMY	All member banks	<p>i. Way forward to increase the credit under PMMY and strategies to implement the CMAAA scheme</p> <p>ii. Identify 5 Branches who could co-ordinate with the Industries, Commerce and PE Department and assist the 25,000 beneficiaries of Chief Minister's Atmanirbhar Asom Abhijan in availing PMMY loans.</p>	<p>Banks submitted following strategies:</p> <p>i. AGVB submitted that to increase credit under PMMY, a Tie-up arrangement was made with The West Assam Milk Producers' Co-operative Union Ltd (WAMUL). Bank has also introduced a scheme for financing Joint Liability Group, which adequately incorporates provision for sanction of collateral-free loans to JLG under Mudra.</p> <p>ii. To promote CMAAA, Banks have sensitized field functionaries to focus on financing under PMMY schemes for implementation of CMAAA Scheme.</p> <p>iii. Banks has allotted targets on PMMY scheme to Zones and Regions, accordingly the same is distributed among branches and the progress is being monitored on day-to-day basis.</p> <p>iii. The applications received in Janasamarth portal and the pendency for disposal is regularly monitored by corporate office.</p> <p>iv. All banks have confirmed that they have identified 5 branches.</p>
4	NRLM	All member banks	<p>i. way forward to increase credit linkage for individuals under ASRLM.</p> <p>ii. AXIS Bank to confirm that if they receive any proposals from ASRLM Department.</p>	<p>i. Banks have issued necessary circulars and SOPs regarding the scheme.</p> <p>ii. Sensitising the staff through regular in-house training programme and all branches wherever loan applications are pending have been instructed to ensure sanction disbursement at the earliest</p> <p>iii. Regular follow up being carried out from Controlling Offices for quick disposal of loans under the scheme.</p> <p>iv. AXIS Bank has confirmed that they have received two applications from NRLM.</p>
5	PM SVANidhi	All Member Banks	<p>i. To confirm that disbursement all sanctioned applications up to date, if not submit the reason for delay or rejections.</p> <p>ii. To confirm that whether bank reject application based on CIBIL score or not</p>	<p>Banks submitted as follows:</p> <p>i. Applications sanctioned but pending for disbursement primarily due to the applicant failing to comply with the pre-disbursement formalities, including documentation.</p> <p>ii. All Banks have confirmed that there is no rejection based on CIBIL Score.</p> <p>iii. Branches are doing disbursement of all sanctioned applications without any delay except few cases where customers are not willing to avail the loan or some technical issue.</p>
6	PMFME	All Member Banks	<p>i. way forward to minimize rejection</p> <p>ii. Action plans for improvement of disbursement under the scheme</p>	<p>i. Banks have allocated branch wise target for disbursement under PMFME with an instruction to invariably achieve the target.</p> <p>ii. Branches have been advised to clear pendency with specific advice to minimise rejection.</p> <p>iii. Branches have also been instructed not to reject any PMFME proposals without concurrence from Head Office.</p> <p>iv. Branches have been advised to work in close coordination with DICs, SRLMs, BMMUs for obtaining of viable projects from good applicants and if necessary, reject applications with proper remarks.</p>
7	PMEGP	All Member Banks	<p>i. way forward to reduce NPA</p> <p>ii. Action plans for improvement of disbursement under the scheme</p>	<p>i. Banks have sought attention of line departments for joint inspection/recovery drive.</p> <p>ii. Support from all LDMS to place the matter in their respective DCC/ DLCC meeting for recovery of PMEGP NPA accounts</p> <p>iii. Proper follow up, avoid exaggeration of the project value, proper selection of beneficiaries.</p> <p>iv. Branches have been advised not to reject any loan without permission from the next layer of sanctioning authority and further rejection should be on genuine grounds with valid reasons.</p>

SI No.	AGENDA	TARGET GROUP	ACTION POINT	REMARKS
8	KCC CROP LOAN AND INSURANCE UNDER PMFBY	All Member Banks	<p>i. way forward to reduce NPA</p> <p>ii. To confirm whether banks are co-ordinating with Agriculture Department, State Govt. for the help for NPA recovery or not</p>	<p>i. Some Banks like AGVB, IOB have introduced Special OTS scheme to reduce NPA.</p> <p>ii. Banks have asked support from LDMs to place the matter of NPA recovery at DCC/ DLCC meetings to seek the cooperation and guidance of line departments to reduce NPA.</p> <p>ii. LDMs have been advised to organize Awareness Camp, FLCs for creating awareness among the rural people/farmers about the benefits of KCC scheme and timely review and renewal of KCC crop loan. Also make aware about the insurance of crops through PMFBY.</p> <p>iii. Branches are instructed to conduct weekly camps for KCC loans disbursement, renewal and Aadhar Seeding at Goan panchayat level.</p>
9	ENHANCING FARMER'S INCOME:	All Member Banks	i. Action plan to support PACS (Primary Agricultural Credit Society)	<p>Banks submitted action plan as follows:</p> <p>i. For financial support, priority sector lending at competitive rates and loan syndication & refinance options.</p> <p>ii. Joint promotion with line departments and rural outreach expansion.</p> <p>iii. To conduct capacity building sessions, financial literacy camp to educate them in regard improvement in operational efficiency, improvement in governance and other activities.</p> <p>iv. SBI submitted that the bank started a project, aiming at to increase the income and employment of the rural and agrarian community of the 7 states by extending credit for Agriculture & allied activities.</p>
10	STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES	All Member Banks	i. to conduct joint camps by Banks and line departments in pockets where AADHAR seeding is lagging as a special drive for two weeks.	<p>i. AGVB, Federal bank have launched special drive for digitisation of its Bank accounts with special thrust on Aadhaar Seeding.</p> <p>ii. All Branches/LDMs are instructed to increase the enrolment under Social Security Scheme and conduct camps for AADHAR seeding in liaison with Govt Departments.</p> <p>iii. Banks are conducting camps/drives for Aadhar seeding.</p>
11	RSETI AND SKILL DEVELOPMENT:	ASRLM, RSETI, PNB, HDFC, ICICI, UCO, AXIS, SBI, CANARA	i. To submit latest status as on 31.10.2024 regarding new RSETI setup	Details in available in Agenda 9(iii).
12	PERFORMANCE OF ASPIRATIONAL DISTRICTS	LDM of Baksa District, All member Banks present in Baksa District	i. strategy to achieve the ACP Target	LDM Baksa submitted that they are working continuously in achieving our targets in Aspirational District Project in collaboration with O/O The Deputy Commissioner, Baksa District. As on 18.11.2024 the following is our achievement in the 6 parameters. 1. Total disbursement of Mudra loan (in Crore rupees) per 1 lakh population-2.08 Crores 2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): number of enrolments per 1 lakh population-12077, 3. Pradhan Mantri Suraksha Bima Yojana (PMSBY): number of enrolments per 1 lakh population-44,977 4. Atal Pension Yojana (APY): number of beneficiaries per 1 lakh population-5655.48. Percentage of accounts seeded with Aadhaar to total bank accounts-54.90% 6. Number of accounts opened under Pradhan Mantri Jan Dhan Yojana per 1 Lakh population-68,727.01
13	NEED FOR APPOINTMENT OF DEDICATED FL COUNSELLORS BY LEAD BANKS IN ASSAM	Controlling heads of SBI, INDIAN, PNB, UCO	i. Status of appointment of FL Counsellors	Details in available in Agenda 9(iv).

AGENDA 3: REVIEW OF BANKING PARAMETERS

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.09.2024: -

(Amount in ₹Crores)

	As on 30 th Sep'23	As on 31 st Mar'24	As on 30 th Jun'24	As on 30 th Sept'24	YTD Growth	YTD Growth in %	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	2,09,683	2,23,479	2,19,798	2,22,048	-1,431	-1	2,250	1	12,365	6
Advances	1,34,707	1,47,894	1,49,632	1,56,085	8,191	6	6,453	4	21,378	16
CD Ratio	64.24	66.18	68.08	70.29						

b) DISTRICT-WISE CD RATIO AS ON 30.09.2024: -

Districts below 50% CD Ratio: 5 Low CD Ratio Banks											
Cachar(48.14)			Hailakandi(44.62)			Dimahasao(43.67)			Karimganj(39.36)		
Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio	Bank Name	No of Branch	CD Ratio
IDFC	1	13.94	Indusind	1	0.07	Apex	1	5.01	Apex	3	7.08
Apex	1	15.69	Apex	2	9.02	HDFC	1	5.71	CBI	4	18.50
UCO	6	19.85	BOI	1	22.18	PNB	2	15.62	UCO	1	23.12
IDBI	2	20.22	CBI	2	25.75	Bandhan	1	15.91	Indian	3	24.72
CBI	7	25.06	BOM	1	29.01	Canara	1	16.43	Union	1	26.38

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 30.09.2024:

(Amount in ₹Crores)

Sector	FY 2024-2025 upto 30.09.2024		
	Target Amount	Achieved Amount	Achievement %
Agri Total	16,785.92	6,141.36	37%
Crop Loan (Out of Agri)	8,916.47	1,584.93	18%
MSME	26,225.89	19,614.77	75%
Other Priority Sector	5,439.06	1,392.81	26%
Total	48,450.87	27,148.94	56%

In subcommittee meeting, the concern of slow growth in KCC advances was brought up in the house. Banks with below par performance were asked for explanation. RBI raised the issue of dismal performance under Other Priority sector lending and raised aspersions about the data quality being reported by the Banks. All banks have confirmed that data reported by them are correct. It was decided by the house that in the next ACP, the target under priority sector advances should be set higher for the private Banks as per their actual business potential.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 30.09.2024: -

(Amount in ₹Crores)

Sector	O/S as on 30.09.2023	O/S as on 31.03.2024	O/S as on 30.06.2024	O/S as on 30.09.2024	QoQ growth	QoQ Growth in %	YTD growth	YTD Growth in %	YOY growth	YOY Growth in %
Agri Total	23,663	26,561	26,890	28,173	1,284	5	1,612	6	4,511	19
Crop loan (out of Agri loan)	7,422	7,642	7,639	7,820	181	2	178	2	399	5
MSME	34,906	38,183	39,295	41,186	1,891	5	3,003	8	6,280	18
Other Priority Sector	12,019	12,515	11,582	11,622	40	0.34	-893	-7	-397	-3
Total PSA	70,588	77,259	77,767	80,981	3,214	4	3,722	5	10,393	15

In other priority Sector, Bandhan Bank (-778 Cr) is the major bank for the reason of negative growth on YoY.

d) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2024-25) & O/S AS ON 30.09.2024 AND POSITION OF CERTIFICATE CASES AND RECOVERY:

i. NRLM, NULM, PMEGP, SUI

(Amount in ₹Crores)

Schemes	Target for FY (2024-25)		Disbursement		Achievement %		O/S as on 30.09.2024
	No.	Amt	No.	Amt	No.	Amt	Amt
	NRLM (Group Loan)	1,76,800	4,100.00	69,686	2,326.44	39%	57%
NRLM(Individual)	40,000	400.00	4,840	61.65	12%	15%	
NULM	1,493	29.30	1,060	29.85	71%	102%	252.18
PMEGP	3,852	285.98	2,075	71.84	54%	25%	624.80
SUI	NA	NA	513	73.57	NA	NA	320.04

The following banks have not participated in Government Sponsored Scheme.

NRLM: 17 banks i.e., Bandhan, Federal, ICICI, IDFC, Indusind, Karnataka Bank Ltd, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan, Utkarsh SFB.

NULM: 17 banks i.e., Bank of Maharashtra, AXIS, Bandhan, IDFC, Indusind, Karnataka Bank Ltd, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan SFB, Utkarsh SFB.

PMEGP: 15 banks i.e., Bandhan, IDFC, Indusind, Karnataka Bank Ltd, Kotak Mahindra Bank, RBL, South Indian Bank, TMB, YES Bank, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan SFB, Utkarsh SFB.

SUI: 18 banks i.e., AXIS, Bandhan Bank, Federal Bank, IDBI, IDFC, Indusind Bank, KBL, KMB, RBL, South Indian Bank, TMB, YES Bank, AU SFB, ESAF, Jana SFB, NESFB, Ujjivan SFB, Utkarsh SFB.

In last SLBC meeting, it was decided to do root cause analysis of the cases of rejection under PMEGP Scheme. Followings are some reasons submitted by member banks.

1. CIBIL Irregularities/defaults in previous loans, poor CIBIL Score/Write off in previous loans or Credit Cards.
2. Project not found bankable/Financially viable/ issues with land/issues with site of the project/lack of awareness of borrowers about the project.
3. Incomplete set of documents/customers do not or are unable to provide all documents required for borrowings.
4. Existing Loans availed/already availed other Government sponsored loans.
5. Customer not interested/not aware about the proposed project or business/declined the loan

ii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.09.2024: -

(Amount in ₹ Crores)

MUDRA	O/S as on 30.09.2023		O/S as on 31.03.2024		O/S as on 30.06.2024		O/S as on 30.09.2024		YoY Growth	YTD Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.
Shishu	6,57,327	1,124	4,88,744	1,023	5,52,554	1,127	5,47,144	1,125	1	102	-1
Kishore	6,89,174	5,442	4,45,825	4,897	5,86,156	5,252	5,88,842	5,390	-52	493	138
Tarun	40,040	2,024	45,011	2,344	45,613	2,388	49,297	2,647	623	303	259
Total	13,86,541	8,590	9,79,580	8,264	11,84,323	8,766	11,85,283	9,162	572	898	396

Ujjivan Bank (-45 Cr) is having major negative growth in PMMY O/S on QoQ basis. In Kishore Segment, YoY Negative growth is due to Bandhan Bank (-268 Cr). However, Bandhan bank is having YTD growth of 502 Cr.

iii. PM SVANIDHI

PMSVANidhi Progress report as on 31.12.2024 for Assam

Tranche	Eligible Applications	Sanctioned	Disbursed	Pending for Disbursement	Returned	Pending for Process
1st Tranche	1,30,165	1,21,873	1,20,840	1,033	4,415	3,877
2nd Tranche	58,479	48,719	47,091	1,628	5,197	4,563
3rd Tranche	13,113	10,359	9,846	513	1,152	1,602
Total	2,01,757	1,80,951	1,77,777	3,174	10,764	10,042

iv. PMFME

PMFME Progress report during FY 2024-25 as on date 30.09.2024 for Assam

Target	Total Sourced Application	Loan Under Process	Loan Sanctioned	Loan Disbursed	Achievement %	Loan Rejected
9,000	3,293	1,569	281	306	3.40%	1,443

11 banks have done NIL disbursement under PMFME during FY 2024-2025 against the target allotted for the individual banks i.e., AXIS, Bandhan Bank, BOM, Federal, HDFC, Indusind, KMB, NESFB, PSB, SIB, Ujjivan, YES.

In last SLBC meeting, it was decided to do root cause analysis of the cases of rejection under PMFME Scheme. Followings are some reasons submitted by member banks.

1. Improper identification of applicants by line departments.
2. Unsatisfactory CIBIL Report of applicant.
3. Selection of ineligible economic activities and lack of knowledge of applicant about the activities for which loan was applied for.
4. Many of the activities chosen were found to be economically not viable.
5. Lack of proper documentation including land documents, lease documents, rent agreements etc.
6. Applicants lost interest in the selected trade/ not able to provide margin.
7. Applicants lack of awareness about the scheme and lack of proper handholding:
 - Many of the applicants think that the scheme is one time grant from government rather than a loan and without proper knowledge of the activities apply for the loan.
 - Lack of proper guidance resulted in more than one application from same family.
 - There were instances where huge number of applicants thought that they can avail loan in their personal name and then start the business as co-operative.
 - It was found that the intension of many applicants is to avail loan amount directly in their accounts without providing any proof of end use of the loan like quotations, bill of purchase of equipment etc.

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

(Amount in ₹ Crores)

Schemes	As on 30.09.2023			As on 30.06.2024			As on 30.09.2024		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
NRLM	3,665	32	1%	5090	27	1%	6021	34	1%
NULM	155	5	3%	225	12	5%	252	12	5%
PMEGP	605	232	38%	621	204	33%	625	198	32%
SUI	295	23	8%	333	26	8%	320	30	9%
PMMY	8,591	1,627	19%	8766	1156	13%	9162	1069	12%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for Sept'24 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
31,127	2,928.01	2,717	239.61	2,325	158.23	31,519	3,009.39

e) **KCC CROP LOAN AND INSURANCE UNDER PMFBY**

Season	Year	Active Crop KCC Accounts as on 30.09.2024 as per SLBC Portal	Out of Active Crop Loan, Aadhaar authenticated Account	Loanee Enrolment till 31.12.2024	Non Loanee Enrolment till 31.12.2024
Rabi	2024	6,11,839	1,70,968	7,544	0

f) **EDUCATION LOAN**

(Amount in ₹ Crores)

Education Loan Progress report during FY 2024-25 as on 30.09.2024 for Assam				
	Total		of which Female students	
	No	Amt	No	Amt
Sanctioned	1,735	119.69	880	61.53
Disbursement	4,684	94.72	2,061	43.60
Outstanding	16,246	726.09	6,683	310.40
NPA	963	26.72	246	7.66

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

- i. **Credit to women owned MSMEs:** - Banks of the state have total outstanding amount of ₹ 5,145 Crores corresponding to 1,86,966 no. of loan accounts to women owned MSMEs as on 30.09.2024. The disbursement in current FY till 30.09.2024 is ₹ 557 Crores corresponding to 21,545 nos.
- ii. **Initiative by SIDBI:** - SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

AGENDA- 4: ENHANCING FARMERS' INCOME

SLBC requests Agriculture Department, Govt. of Assam/NABARD to present any data/schemes for enhancing Farmer's Income, if any.

AGENDA- 5: DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT

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

All banks have confirmed that no amount was disbursed under the scheme as on 30.09.2024 for Assam State.

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

All banks have reported 851 nos with 21.01 Crore disbursement under the scheme as on 30.09.2024 for Assam State in FY 2024-25.

- Views of non-official members of NTWB; suggestion, if any.

AGENDA- 6: STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS & SEAMLESS LOAN DISBURSEMENT; IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016

SLBC requests Revenue and Disaster Department, Govt. of Assam to present any data/schemes for improving land records, progress in digitization of land records & seamless loan disbursement; implementation of **Model Land Leasing Act, 2016**.

AGENDA- 7: 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 with special focus on Tier 5 unbanked centres of Assam:**

There are only 2 Unbanked Rural Centres (URCs) in Tier 5 unbanked centres as confirmed by LDMS.

- i. Jakhibil Pathar in Baksa
- ii. Sarabari in Kamrup Rural

b) Review of operations of BCs: Hurdles/Issues and Inactive BCs

In sub-committee meeting, banks were asked for the reason of Inactive CSPs. HDFC Bank responded that the BCs were facing difficulties with amenities like laptops etc. The Bank was supporting them in this initiative and would soon activate the CSPs. SBI responded that they were supporting the BCs to become active or replacing defunct BCs with new ones. Banks who have inactive BCs in Assam may give action plan to reduce BC inactivity.

c) 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	-	-
March	1,331	-	-
Total No. of FLC Camps	4,956	7,004	3,907

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: RSETI AND SKILL DEVELOPMENT**i) Pending claims of RSETI**

Sl No.	Bank	Pending Claims as on 20.12.2024
1	AGVB	0.90
2	CBI	0.24
3	PNB	2.80
4	SBI	1.76
5	UCO	1.97
6	RUDSETI	0.38
TOTAL:		8.06

All pending claims of RSETIs, as submitted by Banks, are cleared till 31.03.2024, except, PNB RSETI-Morigaon and Dhemaji.

ii) **RSETI Performance and Developments, if any, pertaining to KVK, NSDC etc.as on 30.09.2024**

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE								
FOR THE PERIOD FROM 01.04.2024 to 30.09.2024								
Sl No	Bank	RSETI District	Half Year Target as per MIS	Total Trained	Total Settled	Total Settled %	Credit Linkage	Credit Linkage % (I/F*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(j)
1	AGVB	Kamrup Metro	367	503	180	36%	63	35%
2	AGVB	Kamrup	367	419	294	70%	115	39%
3	AGVB	Bongaigaon	367	395	126	32%	67	53%
4	AGVB	Jorhat	489	472	158	33%	75	47%
5	AGVB	Sonitpur	489	458	172	38%	62	36%
6	CBI	Tinsukia	489	501	352	70%	106	30%
7	PNB	Lakhimpur	440	639	56	9%	13	23%
8	PNB	Karimganj	440	608	231	38%	173	75%
9	PNB	Dhemaji	440	513	52	10%	11	21%
10	PNB	Sivasagar	440	503	131	26%	32	24%
11	PNB	Cachar	440	490	311	63%	127	41%
12	PNB	Morigaon	440	445	64	14%	20	31%
13	PNB	Golaghat	440	442	274	62%	27	10%
14	PNB	Dibrugarh	440	341	167	49%	43	26%
15	RUDSETI(Canara)	Nagaon	538	534	267	50%	98	37%
16	SBI	Dima Hasao	489	673	316	47%	137	43%
17	SBI	Udalguri	562	639	81	13%	19	23%
18	SBI	Karbianglong	440	461	28	6%	12	43%
19	SBI	Baksa	538	555	109	20%	28	26%
20	SBI	Chirang	562	546	126	23%	39	31%
21	UCO	Kokrajhar	587	682	288	42%	217	75%
22	UCO	Nalbari	562	653	214	33%	46	21%
23	UCO	Darrang	587	626	312	50%	96	31%
24	UCO	Dhubri	587	609	391	64%	221	57%
25	UCO	Barpeta	587	594	117	20%	75	64%
26	UCO	Goalpara	587	470	134	29%	101	75%
Total			12,714	13,771	4,951	36%	2,023	41%
Target						70%		50%
National Level Achievement						56%		49%

iii) Setting up of 9 new RSETIs

S. No	Uncovered District	RSETI assigned to	STATUS AS ON 20.12.2024
1	Biswanath	HDFC	The Additional Chief Secretary to the Govt of Assam, P&RD Deptt. vide D.O. letter dated 21.10.2024 has already requested the DC, Biswanath to allot land for the RSETI. DC, Biswanath vide letter dated 21.11.2024 & 18.12.2024 has asked bank to submit the development report regarding this. Bank requested for exemption as bank has no experience in this area.
2	Charaideo	PNB	Land is Allotted on 08.08.2024. Land Area is 1B-2K-10L. Rent Free Infrastructure is not identified in the district. As per PNB, Bank's trust has approved the proposal to open RSETI. Now it is pending with MoRD.
3	Hailakandi	PNB	Land is Allotted on 25.07.2023. Land Area is 1B-11K-0L. Rent Free Infrastructure is not identified in the district. As per PNB, Bank's trust has approved the proposal to open RSETI. Now it is pending with MoRD.
4	Hojai	SBI	Rent Free Infrastructure is not identified in the district. The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Hojai to allot land for the RSETI. Inspection report obtained from Hojai LDM. It will be sent to MoRD.
5	Majuli	PNB	Rent Free Infrastructure is identified in the district. The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Majuli to allot land for the RSETI.
6	South Salmara	UCO	Rent Free Infrastructure is identified in the district. MoRD approved on 18.11.2024. The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, South Salmara Mankachar to allot land for the RSETI.
7	Baksa	AXIS	Land is Allotted on 07.08.2024. Land Area is 2B-0K-0L. Rent Free Infrastructure is not identified in the district. AXIS submitted that the current proposal presented by ASRLM for opening of the RSETI at Baksa district does not completely align with the current focus areas of the Bank as well as mode of implementation. The bank also does not have any experience of running any RESTI in the country. They have requested to revoke the allotment of opening the RSETI at Baksa District.
8	Bajali	CANARA	Canara Bank has refused to set up the RSETI. Follow-up was made from ASRLM's side. GM & Convenor SLBC vide letter dated 10.12.2024 informed the Bank to expedite the process of setting up of RSETI at Bajali. The Additional Chief Secretary, P&RD Deptt vide D.O. letter dated 21.10.2024 has already requested the DC, Bajali to allot land for the RSETI.
9	West Karbi	SBI	Land is Allotted on 16.08.2024. Land Area is 4B-0K-0L. Rent Free Infrastructure is not identified in the district. Inspection report to be prepared afresh and sent to MoRD for approval.

iv) Status of appointment of dedicated FL Counsellors

SN	District Name where FLCs need to be appointed	Lead Bank	Remarks
1	Barpeta	UCO	Bank has given advertisement in newspapers on date 11.12.2024 for recruitment of FL Counsellor
2	Kokrajhar	UCO	
3	Goalpara	UCO	
4	South Salmara	UCO	
5	Darrang	UCO	Recruitment is under process.
6	Sonitpur	UCO	
7	Dhemaji	PNB	Paper publication was done on 27.11.2024. But till now we have not received any file regarding the same. Now we are working on this.
8	Lakhimpur	PNB	
9	Dibrugarh	PNB	
10	Tinsukia	PNB	
11	Charaideo	PNB	Engagement of Financial Literacy Counsellors in the five Financial Literacy Centres under Jorhat Circle Office is under process. We will try to complete the same within January,2025.
12	Golaghat	PNB	
13	Jorhat	PNB	
14	Majuli	PNB	
15	Sibsagar	PNB	Advertisement published on newspaper on 22.12.2024
16	Nagaon	PNB	
17	Morigaon	PNB	Advertisement has been published for appointment of FL Counsellor in Samoyik Prasanga and Barak Chornicle. The necessary formalities are in process and engagement will be completed by 31.01.2025.
18	Hailakandi	PNB	
19	Karimganj	PNB	
20	Cachar	PNB	FLC has been selected.
21	Biswanath	Indian	
22	Hojai	SBI	Matter taken up with Corporate Centre.
23	Tamulpur	SBI	
24	Dima Hasao	SBI	
25	Karbi Anglong	SBI	
26	West Karbianglong	SBI	

AGENDA- 10: 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- 11: 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.

SLBC requests all stakeholders to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence issues and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings.

AGENDA- 12: MISCELLENOUS

- i. Issues remaining unresolved at DCC/ DLRC meeting- No such issues reported by LDMs to us.
- ii. Views of representatives of DFS official
- iii. Constitution of Sub-committee of SLBC on “Digital Payment”- ratification by SLBC
- iv. Action Taken Report (ATR) of the action points emanated in the meeting with the controlling heads of select member banks regarding “Resolution of issues related to KYC/re-KYC and reactivating inoperative/frozen accounts to avail DBT benefits” held on 09.12.2024.
- v. Swift India Automated e-Stamping solution for Assam
- vi. Matters related to Treasury: Pension, DMS, GRAS related (By Finance Department, Govt. of Assam).
- vii. Presentation by IIT, Guwahati on entrepreneur Development programme (By Finance Department, Govt. of Assam).
- viii. KCC awareness camp to be conducted by Bank/NABARD and State Government (by advice by RBI, Guwahati)
- ix. RBI, Guwahati has advised Agriculture Department, Government of Assam may share database/group certificate of the PM Kisan Samman Nidhi beneficiaries to all member banks.
- x. Certain issues raised by Bank Mitra Association, Assam.

AGENDA- 13: PRESENTATION ON ORUNODOI SCHEME BY FINANCE DEPARTMENT, Govt. of Assam:

AGENDA- 14: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:

AGENDA- 15: ANY OTHER MATTER WITH PERMISSION OF CHAIR