

**AGENDA FOR ASSAM SLBC MEETING WITH SPECIAL FOCUS ON
FINANCIAL INCLUSION AND FINANCIAL LITERACY
FOR COMBINED QUARTERS ENDED MAR'21 & JUN'21**

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on **28.05.2021** 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 **28.05.2021** (last meeting):

SI No.	Details	Action By	Action Taken
<u>CREDIT DEPOSIT RATIO:</u>			
1	The Chief Secretary urged 11 Banks who are below 40% CD Ratio to reach 50% in the FY (2021-22).	Banks below 40% CDR: (11 Banks) KMB, UNI, SIB, CAN, UCO, CBI, PSB, IDBI, FED, AGVB & BOB	<p>Out of 11 Banks below 40% CD Ratio in Dec'20 quarter, 7 Banks have shown improvement in CD Ratio in Jun'21 quarter. These Banks are Bank of Baroda, Federal Bank, Canara Bank, Punjab & Sind Bank, AGVB, Central Bank of India and Union Bank.</p> <p>Kotak Mahindra Bank has not uploaded their figure in the portal for Jun'21 quarter.</p> <p>However, CD Ratio of 3 Banks i.e South Indian Bank, IDBI & UCO Bank has declined in Jun'21 quarter as compared to Dec'20 quarter.</p> <p>An SLBC Sub-committee meeting, chaired by DGM, SLBC, was held on 4th Aug, 2021, to take stock of the progress made in CD Ratio, Govt. Sponsored Schemes and Data Integrity.</p>
<u>ACP & PRIORITY SECTOR ADVANCES:</u>			
2	The Chief Secretary asked the Banks whose ACP achievement is below 20% in FY(2020-21) to improve their performance to cross the 20% barrier in the FY(2021-22).	Below 20% ACP Achievement: 3 Banks- APEX, PSB & AGVB	APEX has achieved 0.24%, Punjab & Sind Bank 7% & AGVB 19% of the Quarterly Target of ACP in the first quarter of FY(2021-22).
3	The Chief Secretary also urged the major Banks like UCO, CBI, Indian Bank to improve PSL so as to improve their CD Ratio.	UCO, CBI, Indian Bank	UCO Bank improved its PSL from 82% of its total Advances in Dec'20 quarter to 87% in Jun'21 quarter & Indian Bank from 67% to 68% in the same period. The position of Central Bank of India has remained the same during the period.

4	Shri Sanjeev Nautiyal, DMD, (FIMM), SBI, advised the Banks operating in 14 identified credit deficit districts of Assam i.e Baksa, Charaideo, Chirang, Dhemaji, Dhubri, Dimahasao, Goalpara, Hailakandi, Hojai, Karbianglong, Kokrajhar, Southalmara, Udalguri and West Karbi-Anglong , to exploit the benefits out of the new PSL guidelines of RBI.	All Banks operating in 14 Credit-deficit Districts	Banks have reported issuing instructions to the branches to focus on priority sector loans in the 14 identified credit-deficit districts. Necessary strategies have been put in place to increase PSL in all these districts. Targets have been allocated to the branches in the credit-deficit districts to improve their performance in PSL.
<u>GOVERNMENT SPONSORED SCHEMES (GSS):</u>			
5	The Chief Secretary asked the Banks who have not sanctioned any loan under Govt. Sponsored Schemes (GSS) to come out of the NIL zone.	NIL sanctioning Banks in GSS	Despite the assurance to come out of NIL zone in Govt. Sponsored Schemes, the Banks with NIL O/S in one or more GSS as on Dec'20 quarter (i.e BOM, IOB, PSB, AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES & APEX), have yet to finance any new GSS loans as on 30 th Jun'21.
6	The Chief Secretary also asked the banks to expedite the sanction of all PM SVANidhi applications in time so as to achieve the targets set by the Govt.	All Banks	As on 30 th June, 2021, banks in Assam have disbursed to 15,222 applications under PM SVANidhi thereby achieving 29% of target set for March, 2022. As on 30th Sept, 2021 , the banks have sanctioned 18,644 no. of PM SVANidhi accounts amounting to Rs. 18.49 Crores, out of which 16,660 no. of accounts of Rs. 16.66 Crores have already been disbursed, achieving 36% of target set for March, 2022.
7	Considering the poor performance of the banks under PMAY , he urged the banks to launch special drives and campaigns so as to achieve the targets as it is one of the focus areas of Govt. of India.	All Banks	Banks have disbursed 248 accounts amounting to Rs. 40 Crores during Apr-Jun'21, taking the O/S nos. to 2602 accounts amounting to Rs. 392 Crores under PMAY as on 30.06.2021. Banks have reported launching of special drives for improving the performance under PMAY. The Banks with NIL sanction in PMAY as on 30.06.2021 are: Bank of India, Punjab & Sind Bank, AXIS, Bandhan Bank, Federal Bank, HDFC, ICICI, IndusInd Bank, JSF, Karnataka Bank, Kotak Mahindra, NESFB, South Indian Bank, Ujjivan, Yes Bank.
8	The Chief Secretary asked the banks to conduct awareness campaigns and sensitise general public about various govt. sponsored schemes.	All Banks	Banks have reported that branches have started conducting awareness campaign about various Government sponsored schemes through wide publicity and coverage by way of advertisement board/social media for sensitizing general public about govt. sponsored schemes.
<u>PMEGP:</u>			
9	Dr. Sukamal Deb, Dy. CEO NEZ, KVIC stated that several Banks like Co-op Apex Bank, Bandhan Bank, ICICI, IndusInd	APEX, BANDHAN, ICICI, IndusInd,	The same issue of NIL sanction by few banks in PMEGP, was again raised and discussed in the SLBC Sub-committee meeting held on 4 th Aug,

	Bank, NE Small Finance Bank, Yes Bank, Ujjivan SF Bank have not even sanctioned a single proposal.	NESFB, YES & Ujjivan	2021. The Banks with NIL sanction in PMEGP are: Bandhan Bank, IndusInd, JSF, Karnataka Bank, Kotak Mahindra, NESFB, South Indian Bank, Ujjivan Bank, Yes Bank, Apex Bank.
<u>RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETI):</u>			
10	The Chief Secretary asked the banks to improve the credit linkage of trained candidates in 26 districts where RSETIs are functioning.	All Banks	There has been an increase of 1,319 nos. of credit linkage of trained candidates as on Jun'21 (Apr'20 to Jun'21) against Dec'20 (Apr'20 to Dec'20) credit linkage no. of 757 in the State.
<u>UNBANKED VILLAGES:</u>			
11	The Chief Secretary also asked for inclusion of Char Areas under the Financial inclusion drives in underbanked areas of the State of Assam.	All Banks	SBI reported that presently 162 CSPs are functioning in Char Areas of the State of Assam. PNB has already deployed Banking Correspondents (BCs) in many Char areas in the district of Dhubri, Goalpara and Barpeta. NESFB reported that they are already conducting FLCs in many Char areas.

AGENDA-2

FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI)

I. Quantitative Parameters

(Nos. in absolute figures)

	As on Mar'19	As on Mar'20	As on Mar'21
i. Number of Bank Branches per One Lakh Population	8	10	10
ii. Number of BC Outlets per One Lakh Population	20	32	34
iii. Number of ATMs per One Lakh Population	11.75	12.02	12.46
iv. Number of PMJDY Accounts per One Lakh Population	47711	52379	58594
PMJDY No.	14871109	16326240	18263197
PMJJBY No.	1208408	1166306	1212497
PMSBY No.	2471774	3221221	3367251
APY No.	303206	372700	574929

Cumulative position of Social Security Schemes as on 30th June, 2021 (in actual nos.)				
All Banks, Assam	PMJDY	PMJJBY	PMSBY	APY
	19039282	1716792	5174376	580168

100% SATURATION OF JAN SURAKSHA SCHEMES:

The hon'ble Prime Minister has announced in his Independence Day speech on 100% Saturation of Jan Suraksha Schemes. All Banks are, therefore, requested to achieve the goal of 100% Saturation of Jan Suraksha Schemes during the campaign period from **02.10.2021 to 30.09.2022**.

STATUS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES, CBS-ENABLED BANKING OUTLETS AT THE UNBANKED RURAL CENTRES (URCS)

- (i) The FI Progress in opening of banking outlets in villages with less than 2000 population as on 30th June, 2021: Out of **21957** villages, **all the allotted** villages are covered by the banks either with bank branches, BC/CSPs or IPPB. Completion certificate have already been submitted to RBI.
- (ii) Unbanked Rural Centres (URCs) with population between 2000 to 5000: Out of 3306 unbanked villages received from RBI, all the villages have been covered by the banks either with bank branches, BC/CSPs or IPPB.
- (iii) Unbanked Rural Centres (URCs) with population more than 5000: out of 175 villages, all the villages have been covered by the banks either with bank branches, BC/CSPs or IPPB.

In regard to **DFS** Uncovered villages, out of 257 unbanked villages allotted by DFS, all the villages have been covered by the banks either by Bank Branch, BC/CSPs or IPPB. As on 30th June, 2021 there is no unbanked villages in the state of Assam.

CREDIT INDICATORS:

(O/S Amounts in Rs. Crores)

Parameters	As on Mar'19		As on Mar'20		As on Mar'21	
	No.	O/S Amt.	No.	O/S Amt.	No.	O/S Amt.
KCC	1123661	5271	1097039	5633	1100805	5839
SHG	113662	817	101111	782	120163	1095
JLG	661760	1572	612587	1420	652764	1611

CD RATIO (IN %) :-

(STATE, ASPIRATIONAL DISTRICTS AND DISTRICTS HAVING CD RATIO LESS THAN 40% CONSECUTIVELY FOR LAST THREE FINANCIAL YEAR – 2019, 2020 AND 2021)

		As on Mar'19	As on Mar'20	As on Mar'21
State	Assam	52	51	56
Aspirational Districts	Baksa	49	48	65
	Barpeta	68	63	61
	Darrang	64	60	67
	Dhubri	57	56	57
	Goalpara	49	46	52
	Hailakandi	38	40	42
	Udalguri	69	69	70
Districts with CD Ratio < 40%	Dimahasao	27	30	33
	Kokrajhar	28	32	37
	Karimganj	34	34	38

II. Qualitative Parameters

Financial Literacy Indicators	During the FY (2018-19)	During the FY (2019-20)	During the FY (2020-21)
i. Number of Financial Literacy Centres (FLCs)	33	33	33
ii. Number of Financial Literacy Camps conducted by FLCs	3180	3047	1921

84 Financial Literacy Camps have been conducted during the first quarter of FY(2021-22) in Assam.

PROGRESS IN PILOT PROJECT ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS UNDERTAKEN IN THE IDENTIFIED DISTRICT FOR THE STATE OF ASSAM:

Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation						
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
Mar'21	536312	519604	96.88%	3284	3237	98.57%
Aug'21	606497	596027	98.27%	3450	3422	99.19%

Majuli District has been identified as the 2nd district for 100% digitization. The House may approve the 2nd district identified by SLBC for 100% digitization.

AGENDA- 3

a) **DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 30.06.2021:-**

(Amount in Rs.Crores)

	June'20	March'21	June'21	YoY growth	YTD growth
Deposits	170319	176409	171783	1464	-4626
Advances	87481	98956	95182	7701	-3774
CD Ratio	51	56	55		

b) **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.06.2021:-**

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
ESAF	1682%	Kotak Mahindra Bank	17% as on Mar'21 qtr. (Jun'21 Data not uploaded by the Bank)
Bandhan Bank	373%	South Indian Bank	19%
IndusInd Bank	179%	Union Bank	25%
NESFB	167%	UCO Bank	31%
Ujjivan Bank	132%	Central Bank of India	31%

c) **BANK-WISE CD RATIO AS ON 30.06.2021:-**

CD Ratio	No. of Banks	Name of Banks
Below 20%	2	Kotak Mahindra Bank (17% as on Mar'21 qtr., Jun'21 Data not uploaded by the Bank), South Indian Bank
20% to 29%	1	Union Bank
30% to 39%	7	UCO, Central Bank of India, Canara, IDBI, Punjab & Sind Bank, Federal Bank, AGVB
40% & Above	19	BOB, IND, AACB, PNB, SBI, BOI, KBL, ICICI, IOB, YES, HDFC, AXIS, JSF, BOM, UJJ, NESFB, INDUS, BAND, ESAF

d) DISTRICT-WISE CD RATIO AS ON 30.06.2021:-

CD Ratio 60% and above: 13 Districts		Between 40% to below 60%: 18 Districts		CD Ratio below 40%: 2 Districts	
District	As on Jun'21 Qtr.	District	As on Jun'21 Qtr.	District	As on Jun'21 Qtr.
Westkarbi	86	Sonitpur	58	Karimganj	37
Lakhimpur	76	Biswanath	58	Dimahasao	36
Morigaon	72	Dhubri	57		
Udalguri	71	Jorhat	55		
Dhemaji	70	Tinsukia	55		
Kamrup	70	Bongaigaon	54		
Nagaon	67	Sibsagar	54		
Golaghat	67	Majuli	52		
Darrang	66	Goalpara	50		
Barpeta	62	Cachar	47		
Baksa	61	Hojai	46		
Karbianglong	61	Southalmara	45		
Nalbari	60	Charaideo	45		
		Chirang	43		
		Dibrugarh	42		
		Kamrupmetro	42		
		Hailakandi	41		
		Kokrajhar	40		

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, 18 Districts have registered progress in CD Ratio in the Jun'21 quarter over Dec'20 quarter, notably **West Karbi Anglong District (increased by 5%), Kamrup Rural (increased by 5%), Kamrup Metro (increased by 4%) and Kokrajhar, Majuli, Golaghat, Barpeta (2% each).**

AGENDA-4

ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS DURING THE FIRST QUARTER OF FY(2021-22):

(Amount in Rs.Crores)

Sector	FY 2020-21 Q-1 (June, 2020)			FY 2021-22 Q-1 (June, 2021)		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	14775	804	5	16745	996	6
Crop Loan (out of Agri loan)	8525	202	2	10066	207	2
MSME	8778	3468	40	10791	3035	28
Other Priority Sector	3503	132	4	3618	272	8
Total	27056	4404	16	31154	4303	14

HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE OF THE BANKS IN THE QUARTER-1 OF FY(2021-22):

Banks with the Highest ACP (PS) Achievement (in %)		Banks with the Lowest ACP (PS) Achievement (in %)	
ESAF	133	Karnataka Bank Ltd.	0.00
IndusInd Bank	130	APEX Bank	0.06
Yes Bank	103	Indian Bank	1.18
Bank of Maharashtra	94	South Indian Bank	1.46
Federal Bank	52	Ujjivan Bank	1.47

AGENDA- 5

PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.06.2021:-

(Amount in Rs. Crores)

Sector	O/S as on Jun'20	O/S as on Mar'21	O/S as on Jun'21	YoY Growth	YoY Growth in %	YTD Growth	YTD Growth in %	PSA to Total Advance in %
Agri Total	17876	20401	19897	2021	11	-504	-2	21

Crop loan (out of Agri loan)	5417	5811	5760	343	6	-50	-1	6
MSME	23418	26282	25039	1621	7	-1243	-5	26
Other Priority Sector	9498	10415	10645	1147	12	229	2	11
Total	50791	57098	55580	4789	9	-1518	-3	58

The Priority Sector advance has increased from Rs. **50791 Cr.** as on **Jun'20** to **55580 Cr.** at the end of **Jun'21** i.e a **YoY growth of Rs. 4789 Cr.**

However, the negative growth of some banks in Priority Sector Advances in Jun'21 quarter over Mar'21 quarter have affected the YTD growth of PSA in Jun'21quarter. These banks are **Bandhan Bank (-1466 Cr), HDFC (-529 Cr), Bank of India (-135 Cr), Indian Overseas Bank (- 124 Cr), North East Small Finance Bank (-123 Cr), Ujjivan Bank (-99 Cr).**

Total priority sector advances for the State of Assam stood at **58%** of the total advances at the end of Jun'21 quarter.

(i) AGRICULTURAL ADVANCES (PS):

There is a YoY growth of **Rs. 2021 Crore (11% YoY growth)** in **Agri Priority Sector Advances** in the Jun'21 quarter.

The priority sector Agricultural Advances of Rs. 19897 Cr. as on Jun'21 Qtr. stands at 21% of the total advances against the RBI benchmark of 18%.

However, the negative growth of some Banks in Jun'21 quarter over the Mar'21 quarter has impacted YTD growth of Agriculture Advances. These banks are: **Bandhan Bank (-715 Cr), Indian Overseas Bank (- 48 Cr), HDFC (-42 Cr), North East Small Finance Bank (-32 Cr) & Ujjivan Bank (-27 Cr).**

(ii) MSME SECTOR AS ON 30.06.2021:-

(Amount in Rs.Crores)

Sub-Segment	O/S as on Jun'20	O/S as on March'21	O/S as on Jun'21	YoY Growth	YTD Growth
Micro	14232	16812	15819	1587	-993
Small	6567	6116	5946	-621	-170
Medium	2029	2479	2417	388	-63
Other	591	874	857	266	-17
Total	23419	26282	25039	1620	-1243

There is a YoY growth of Rs. **1620 Cr** under Finance to MSME at the end of the Jun'21 quarter i.e (**7% YoY growth**).

However, the negative growth of some banks in MSME in Jun'21 quarter over the Mar'21 quarter have impacted the YTD growth in MSME. These banks are: **Bandhan Bank (-751 Cr), HDFC (-526 Cr), Ujjivan Bank (-108 Cr), NESFB (-91 Cr), Indian Overseas Bank (-90 Cr).**

AGENDA- 6

PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 30.06.2021:-

(Amount in Rs. Crores)

MUDRA	O/S as on Jun'20		O/S as on Mar'21		O/S as on Jun'21		YoY Growth	YTD Growth
	O/S No.	O/S Amt.	O/S No.	O/S Amt.	O/S No.	O/S Amt.	Amt.	Amt.
Shishu	298922	587	447180	922	545962	1474	887	552
Kishore	119869	1566	228394	2467	376951	3830	2264	1363
Tarun	18773	984	20892	1092	22426	1220	236	128
Total	437564	3137	696466	4480	945339	6523	3386	2043

There is a YoY growth of Rs. **3386 Cr (108%)** and YTD growth of Rs. **2043 Cr (48%)** in MUDRA in Jun'21 quarter.

AGENDA-7**GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE Q-1 OF FY(2021-22) & O/S AS ON 30.06.2021:****(Amount in Rs.Crores)**

GSS	Target No. for FY(2021-22)	Target Amt. for FY(2021-22)	Disbursed No.	Disbursed Amt.	Achieved No.%	Achieved Amt.%	O/S No.	O/S Amt.
NRLM	101970	1280.00	16174	251.07	15.86	19.61	80806	810.92
NULM	3655	67.50	143	2.16	3.91	3.20	6871	76.53
PMEGP	5597	145.89 (Margin Money)	562	10.65	10.04	NA	35130	515.86
SUI	NA	NA	272	29.77	NA	NA	1299	174.6

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 30.06.2021 :

SI No.	Scheme	Public Bank	Private Bank	Co-operative Bank
1	NRLM	BOM, PSB	AXIS, BAND, ESAF, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES	-
2	NULM	PSB	AXIS, BAND, ESAF, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES	APEX Bank
3	PMEGP	-	BAND, ESAF, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES	APEX Bank
4	SUI	IOB	AXIS, BAND, ESAF, FED, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES	APEX Bank

AGENDA- 8**RSETI: There are 26 RSETIs in Assam.**

PERFORMANCE OF RSETIs IN ASSAM BANK-WISE DISTRICT-WISE FOR FY(2021-22) UPTO 30.06.2021							
SL. NO.	BANK	RSETI DISTRICT	From 1st April to 30th June, 2021				
			Total Trained	Total Settled	Total Settled % (E/D*100)	Credit Linkage	Credit Linkage % (G/E*100)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1	SBI	Karbi Anglong	10	10	100%	10	100%
2	UCO	Darrang	20	9	45%	9	100%
3	SBI	Dima Hasao	48	8	17%	6	75%
4	PNB	Sivsagar	34	34	100%	5	15%
5	PNB	Lakhimpur	29	0	0%	0	0%
6	PNB	Morigaon	11	0	0%	0	0%
7	SBI	Baksa	19	0	0%	0	0%
8	SBI	Chirang	26	26	100%	0	0%
9	SBI	Udalguri	28	0	0%	0	0%
10	UCO	Barpeta	89	0	0%	0	0%
11	UCO	Dhubri	17	0	0%	0	0%
12	UCO	Goalpara	18	2	11%	0	0%
13	UCO	Kokrajhar	31	31	100%	0	0%
14	UCO	Nalbari	30	1	3%	0	0%
15	AGVB	Bongaigaon	0	0	0%	0	0%
16	AGVB	Jorhat	0	0	0%	0	0%

17	AGVB	Kamrup	0	0	0%	0	0%
18	AGVB	Kamrup (Metro)	0	0	0%	0	0%
19	AGVB	Sonitpur	0	0	0%	0	0%
20	CBI	Tinsukia	0	0	0%	0	0%
21	PNB	Cachar	0	0	0%	0	0%
22	PNB	Dhemaji	0	0	0%	0	0%
23	PNB	Dibrugarh	0	0	0%	0	0%
24	PNB	Golaghat	0	0	0%	0	0%
25	PNB	Karimganj	0	0	0%	0	0%
26	RUDSETI	Nagaon	0	0	0%	0	0%
TOTAL:			410	121	30%	30	25%

REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:

The claims for reimbursement of training expenses amounting to **Rs 1.99 Cr** pertaining to SBI, are pending with ASRLM. SLBC has already taken up the matter with ASRLM. However, SLBC is yet to get any response in this regard.

ALLOTMENT OF NEW RSETIS: OPENING OF NEW RSETIS IN 7-DISTRICTS OF ASSAM:

The State Govt. to provide land for construction of building for new RSETIs. Till that period, the State Govt. is requested to issue necessary instructions to the local authorities for providing suitable Govt. building to start functioning of new RSETIs.

Sl No.	NAME OF DISTRICTS	NAME OF THE BANK ALLOTTED FOR OPENING NEW RSETIS
1.	Biswanath	HDFC
2.	Charaideo	PNB
3.	Hailakandi	PNB
4.	Hojai	PNB
5.	Majuli	ICICI
6.	South Salmara	UCO
7.	West Karbi Anglong	SBI

AGENDA-9

ASPIRATIONAL DISTRICTS' (ADs) PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 30.06.2021

(O/S Amount in Rs. Crores)											
Sl No.	District Name	CD Ratio		ACP Achv%		KCC O/S Amount		PMEGP O/S Amount		MUDRA O/S Amount	
		As on Mar'21	As on Jun'21	During Jun'20	During Jun'21	As on Mar'21	As on Jun'21	As on Mar'21	As on Jun'21	As on Mar'21	As on Jun'21
1	Baksa	65.16	61.01	9.60	3.61	153	93	104	19	43	40
2	Barpeta	60.71	61.93	5.17	6.87	257	320	21	25	211	326
3	Darrang	67.26	65.53	9.45	7.48	190	194	13	14	110	176
4	Dhubri	57.49	57.04	7.14	5.40	153	155	22	24	179	331
5	Goalpara	51.80	49.53	4.62	5.62	117	124	11	13	65	101
6	Hailakandi	41.78	41.06	4.87	8.48	93	92	8	11	78	132
7	Udaiguri	69.57	70.59	2.35	4.11	200	201	27	28	35	33
7 ADs Total		59.11	58.37	6.12	5.99	1164	1179	206	133	720	1139
Assam		56.09	55.41	16.28	13.81	5839	5879	501	516	4480	6523
	Position of 7 ADs vis-à-vis State	NA				19.94%	20.05%	41.16%	25.78%	16.08%	17.47%

Social Security Schemes (in Cumulative Nos.)									
SI No.	District Name	PMJDY		PMJJBY		PMSBY		APY	
		As on Mar'21	As on Jun'21	As on Mar'21	As on Jun'21	As on Mar'21	As on Jun'21	As on Mar'21	As on Jun'21
1	Baksa	603540	497380	35093	34750	93273	95113	15908	15881
2	Barpeta	1161169	1363738	45032	84633	165323	333319	22818	26424
3	Darrang	792986	828491	39569	56976	108967	181373	15819	15709
4	Dhubri	1347395	1297265	38488	54809	183803	289411	20828	19881
5	Goalpara	573128	643076	26221	38939	107280	189473	13369	14472
6	Hailakandi	421683	430698	21602	29005	59616	88331	9246	9301
7	Udalguri	591229	601795	41306	59534	89456	143229	13609	14046
	7 ADs Total	5491130	5662443	247311	358646	807718	1320249	111597	115714
	Assam	18263197	19039282	1212497	1716792	3367251	5174376	574929	580168
	Position of 7 ADs vis-à-vis State	30.07%	29.74%	20.40%	20.89%	23.99%	25.52%	19.41%	19.94%

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Any other item with the permission of the chair.