

AGENDA FOR ASSAM SLBC MEETING
FOR SEPT'22 & DEC'22 QUARTERS

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **21.10.2022** 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 (ATR) OF ASSAM SLBC MEETING HELD ON 21.10.2022					
SI N o.	AGENDA	TARGET GROUP	BANKS/LDMs /State Department	ACTION TAKEN?	REPLY
1	CREDIT DEPOSIT RATIO:	Banks having less than 40% CD Ratio	USFB, SIB, KMB, UNI, UCO, IDBI, CBI, PSB	(i) strategy for achieving 60%	Union Bank (29.35% to 31.91%), IDBI (34.29% to 33.01%), CBI (34.68% to 37.36%) & SIB (15.59% to 11.99%) submitted that they are organizing credit camps and focusing on big ticket size loans to improve their CDR in time bound manner. PSB (35.10% to 36.88%) submitted improving CD Ration by lending to MSME, Retail & Agri sectors. USFB (0.25% to 0.00%) reported that they have not started lending products in Assam UCO (33.61% to 40.87%) submitted that they are arranging cluster wise credit camps to increase the Credit portfolio. Kotak Mahindra Bank(29.21% to 48.78%) has not submitted ATR
		Districts having less than 40% CD Ratio	Hojai, Karimganj, Dimahasao	(i) strategy for achieving 60% (ii) outcomes of Dist. level Sub Committee as per RBI Directions	Hojai: CD Ratio improved to 44.21% as on Dec 2022 from 38.26% as on June 2022. In Dimahasao (32.39% to 38.47%) and Karimganj District (33.77% to 33.12%), Special Sub-committee have been formed by both the districts as per RBI norms for monitoring and nudging banks to ensure speedy disposal of Govt. sponsored schemes to improve CD Ratio.
		All banks to provide 5 low performin g Branch names	All Banks	(i) 5 low performing Branch Name with CD Ratio & Strategy to achieve 60%	1) Ahatguri Branch(Bandhan)- 2.00% 2) Boko Branch (Apex)- 3.18% 3) Kokrajhar Branch(NESFB)- 3.80% 4) Gopinath Nagar Branch(IOB)- 4.75% 5) RMRC Branch(Indian)- 5.27% BOB, BOM, ESAF, IDFC, INDUS, KBL, KMB, SIB, YES didn't submit Branch Name with CD Ratio.
2	ACP & PRIORITY SECTOR ADVANCES:	All banks to provide action plan for achieving ACP Target	All Banks	(i) Bank's strategy to achieve ACP Target	18 Banks achievement less than 75% as on 31.12.2022: AXIS: 70.10%, UCO: 66.80%, IDBI: 57.43%, CBI: 52.20%, JSF: 51.96%, PNB: 45.39%, BOB: 44.08%, BOM: 43.98%, CAN: 42.08%, AGVB: 41.75%, BOI: 37.20%, IOB: 27.60%, PSB: 26.29%, ESAF: 23.29%, KBL: 18.33%, UJJIVAN: 10.45%, AACB: 9.74, USFB: 0% Banks are organizing credit camps and special drives with focus to priority sector advances, Govt sponsored schemes and retail loans. Banks have allocated monthly targets to their branches adopting area-based approach to cater to the credit demand of their respective areas of operation. KBL (18.33%), IDFC(75.41%), Utkarsh(0.00%), SIB(231.77%), PSB(26.29%), KMB(113.90%) have not submitted ATR in this regard.
3	PRADHAN MANTRI MUDRA YOJANA	A sub- committee consisting of SIDBI, KVIC, SBI, BADHAN, PNB, NESFB	SLBC	(i) Action Plan to form a sub- Committee to analysis the reasons behind growth in NPA.	Sub-committee has been formed and Members have been nominated from Banks and concerned Departments. The meeting has been conducted on 27.12.2022 and Minutes of the meeting is circulated among the members. (attached as Annexure I)

4	GOVERNMENT SPONSORED SCHEMES	All NIL GSS sanctioned Banks	BOM, IOB, AXIS, Bandhan, ESAF, Federal, HDFC, ICICI, IDFC, Indusind, Jana SF, KBL, KMB, NESFB, SIB, Ujjivan, Utakarsh YES, APEX	(i) Bank's strategy to achieve GSS Target	<p>Federal Bank(NRLM,PMEGP,PMFME,SUI- Nil), Axis Bank(NRLM,NULM,SUI- Nil), ICICI(PMFME, NRLM, SUI- Nil), ESAF(GSS- Nil), NESFB(NULM,PMEGP,SUI, PMFME- Nil) have submitted that more focus is being on sanction of NRLM/NULM/SUI/PMEGP/PMFME and other GSS products and have expected to improve their performance by the end of this fiscal.</p> <p>Ujjivan Bank and Bandhan Bank have submitted that they have not started GSS loans in the State of Assam.</p> <p>No ATR received from IDFC (GSS- Nil), Indusind(NRLM, NULM, PMEGP, PMFME, PMS- Nil), Jana SF(GSS- Nil), SIB(GSS- Nil), KMB(NRLM, NULM, PMEGP- Nil), KBL(GSS- Nil), Utakarsh(GSS- Nil), Apex(SUI-Nil) and Yes Bank(GSS- Nil).</p>																												
5	RSETI	All RSETI Sponsored Banks & ASRLM Depatt.	SBI, CBI, UCO, PNB RUDSETI, AGVB & ASRLM	(i) strategy to improve	<table border="1" data-bbox="858 555 1492 846"> <thead> <tr> <th>SPONSOR NAME</th> <th>No. of RSETIs</th> <th>SETTLEMENT %</th> <th>CREDIT LINKAGE %</th> </tr> </thead> <tbody> <tr> <td>AGVB</td> <td>5</td> <td>54.04</td> <td>30.45</td> </tr> <tr> <td>CBI</td> <td>1</td> <td>51.32</td> <td>71.79</td> </tr> <tr> <td>PNB</td> <td>8</td> <td>54.94</td> <td>44.31</td> </tr> <tr> <td>SBI</td> <td>5</td> <td>73.58</td> <td>55.14</td> </tr> <tr> <td>UCO</td> <td>6</td> <td>53.74</td> <td>47.72</td> </tr> <tr> <td>RUDSETI (CANARA)</td> <td>1</td> <td>53.54</td> <td>19.07</td> </tr> </tbody> </table> <p>MoRD target: Settlement: 70% & Credit Linkage: 50%</p> <p>Central Bank of India: submitted that annual targets under settlement and Credit Linkage will be achieved by end of this fiscal.</p> <p>UCO Bank submitted that they are having 6 nos RSETI in Assam. Full Manpower has been provided to the RSETIs and thereby they will be able to increase the performance of the RSETIs.</p> <p>AGVB submitted that they will achieve their annual target under credit linkage of 50% and settlement of 70% of the candidates by end of FY.</p> <p>PNB not submitted ATR in this regard. The detailed report as on 31.12.2022 is placed under Agenda No 13 of today's meeting.</p>	SPONSOR NAME	No. of RSETIs	SETTLEMENT %	CREDIT LINKAGE %	AGVB	5	54.04	30.45	CBI	1	51.32	71.79	PNB	8	54.94	44.31	SBI	5	73.58	55.14	UCO	6	53.74	47.72	RUDSETI (CANARA)	1	53.54	19.07
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6	100% DIGITIZATION OF MAJULI DISTRICT	All Banks operating in Majuli District	CAN, PNB, SBI, UCO, AXIS, NESFB, AGVB	(i) Strategy to cover all the beneficiaries with one of the Digital Products	<p>PNB (65%) & Canara (61%) are conducting Camps for creating digital awareness.</p> <p>Axis (94%) is approaching customers for digital onboarding and adopting digital products.</p> <p>NESFB (100%)</p> <p>SBI (99%) submitted that they are opening accounts through their flagship YONO platform and on boarding all eligible customers to digital banking like YONO, SBI QUICK, USSD etc.</p> <p>UCO (56%) is offering at least one digital product to all the beneficiaries.</p> <p>AGVB (20%) have instructed their branches to ensure digital on-boarding of their entire customer base.</p>																												
7	ASPIRATIONAL DISTRICTS	LDMs of 7 Aspirational Districts	Baksa, Barpeta, Darrang, Dhubri, Goalpara, Hailakandi, Udalguri	(i) Present the strategy for growth of the key parameters of AD Districts.	<p>LDM Goalpara informed that a committee of 8 banks has been formed for monitoring the progress under Aspirational District Programme.</p> <p>LDM Udalguri and LDM BAKSA : DLIC constituted under chairmanship of DC for monitoring the progress. Remaining targets shared amongst all the Bank Branches in the District.</p> <p>LDMs of Barpeta, Darang, Dhubri and Hailakandi- Not submitted ATR in this regard.</p>																												

8	SETTING UP OF BRICK-AND-MORTAR BRANCHES IN UNBANKED VILLAGE	The banks who raised issues for opening a branch in Unbanked Village	SBI, AGVB, PNB, SLBC	(i) Action Plan to take up the issue with DFS	SLBC submitted the resolution of SLBC to DFS for approval. Detailed Action Plan of Setting Up of Brick-And-Mortar Branches in Unbanked Village is placed in Agenda No. 14(b) of today's meeting.
9	FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM	Banks facing delays in installation of ATMs in Tea Estates	PNB, IND, CBI, BOI, BOB, SBI, UCO, UNION, ICICI, SLBC	(i) Strategy to take up the issue with DC via Finance Department.	SLBC submitted the concerns of the Banks to Finance Department with a request for support from District Authority in this regard. Accordingly Finance Department issued necessary instruction to concerned District authorities to look into the matter. The summary of present status of pending issues is placed under Agenda No. 14(a-i) of today's meeting.
10	REVIEW OF INACTIVE BCs/CSPs	All Concerned Banks	SLBC	(i) Action Plan to ensure imparting necessary training as per RBI/IBA guideline	SLBC sensitized all the member banks through email regarding action plan to ensure imparting necessary training as per RBI/IBA guideline and current status to activate inactive BCs/CSPs. No reply received from concerned member Banks except AGVB, CBI & SBI . AGVB submitted that the Bank has been imparting necessary training to its BCs through its Branches and classroom training TOT programmes through IIBM, Guwahati. Inactive BCs are replaced. So far 22 BC points have been replaced and are active now. SBI submitted that BC imparts 2 days induction training to CSPs on appointment and refresher training to CSPs at yearly interval. IIBM, a wing of RBI imparts institutional training for 3 days to BC -CSP on nomination basis which is routed through Bank. Each CSP must undergo IIBF Certification Programme within 9 months of commencement, which is mandatory. 'CSP Udan' a special training Prog. through smart classroom launched by SBI to cover all by 25.03.2023. Inactive BC-CSPs are being replaced, the position of inactive CSPs being reviewed at monthly intervals at LHO Level and Corporate level. CBI submitted that they have replaced 32 number of inactive BCs in FY 22-23
11	PILOT FI GRAM PANCHAYAT CAMPAIGN LAUNCHED AT BARPETA DISTRICT	All banks in Barpeta District, LDM of Barpeta and Line Dept. of Barpeta District	BOB, BOI, CAN, CBI, IND, IOB, PNB, SBI, UCO, UNION, AXIS, BANDHAN, HDFC, ICICI, IDBI, IDFC, INDUSIND, NESFB, UJJIVAN, AGVB, APEX	(i) Strategy to make Barpeta the best district in this campaign.	All the Banks participated in the Pilot Campaign launched by DFS in 7 districts of six States. Barpeta of Assam was one of the identified districts. The Campaign period was from 15.10.2022 to 26.11.2022. A total no. of 65547 interventions sourced during the campaign with an average intervention per camp of 669. Barpeta is the only district amongst 7 identified districts which achieved the target of 500 interventions per Camp. The final status report is attached as Annexure-II .
12	RELIEF MEASURES UNDER NATURAL CALAMITIES	All Concerned Banks	NABARD, SLBC, RBI	(i) Action Plan for extension of restructure date upto 31.12.2022	NABARD submitted the proposal and accordingly SLBC submitted the request for extension for Relief Under natural calamities Act till 31.12.2022. The same has been approved by RBI. The final status report is attached as Annexure-III .
13	KVIC CONCERN ON REJECTIONS	SLBC, KVIC, ALL CONCERNED BANKS	SLBC, KVIC, ALL CONCERNED BANKS	Analysis 100 cases of rejections from all the concerned Banks	KVIC submitted the 6788 rejection cases of 14 Banks during FY 2022-23. The granular data circulated to all the Banks for further sensitization of Branch level staff in this regard. However, the rejection reason wise analysis is attached as Annexure-IV .

AGENDA- 2

Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI): As per RBI directive a Special SLBC meeting to be conducted out of the regular quarterly meetings of SLBC to review the progress of Financial Inclusion and Financial Literacy (FI & FL) initiatives with greater focus. Accordingly, an agenda included as a special focus on Financial Inclusion and Financial Literacy (FI & FL) in this combined SLBC meeting. Detail reports attached as Annexure V.

AGENDA- 3**a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2022: -****(Amount in ₹Crores)**

	As on 31 st Dec'21	As on 31 st Mar'22	As on 30 th Sept'22	As on 31 st Dec'22	YoY growth	YoY Growth in %	YTD growth	YTD Growth in %
Deposits	1,78,619	1,92,149	1,96,847	1,98,912	20,293	11	6,763	4
Advances	1,00,449	1,04,291	1,09,223	1,14,363	13,914	14	10,072	10
CD Ratio	56.26	54.28	55.49	57.49				

There is a YoY growth of ₹ 20,293 Cr (11%) in Deposit and ₹ 13,914Cr (14%) in Advance. The YTD growth of ₹ 6,763 Cr (4%) in Deposit and ₹ 10,072 Cr (10%) in Advance.

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.12.2022: -

Highest CD Ratio (in %)			Lowest CD Ratio (in %)		
Banks Name	No of Branches	CD Ratio	Banks Name	No of Branches	CD Ratio
IDFC Bank	3	245	South Indian Bank	2	12
Bandhan Bank	472	181	RBL	1	13
ESAF	3	166	Union Bank	88	32
Indusind Bank	35	127	IDBI	30	33
Bank of Maharashtra	12	118	Punjab & Sindh Bank	14	37

c) BANK-WISE CD RATIO AS ON 31.12.2022: -

CD Ratio	No. of Banks	Name of Banks
Below 40%	8	USFB(0), AU(0), SIB(-4), RBL(13), UNION(+6), IDBI(+3), PSB(+4), CBI(+4)
40%-60%	15	UCO(+7), CAN(+2), ACAB(0), IND(+3), JSF(-23), UJJIVAN(-28), AGVB(+5), KMB(+17), PNB(+3), YES(-8), SBI(+3), BOB(+10), FED(+11), BOI(+4), KBL(-1)
Above 60%	10	AXIS(+7), NESFB(-68), HDFC(+2), IOB(+27), ICICI(+26), BOM(+17), INDUS(-36), ESAF(-54), BANDHAN(-96), IDFC(+36)

d) DISTRICT-WISE CD RATIO AS ON 31.12.2022: -

CD Ratio above 60%: 17 Districts		CD Ratio from 40% to 60%: 14 Districts		CD Ratio below 40%: 2 Districts	
District	CD Ratio	District	CD Ratio	District	CD Ratio
Westkarbi	97.81	Jorhat	59.54	Dimahasao	38.47
Dhemaji	85.49	Biswanath	58.81	Karimganj	33.12
Lakhimpur	84.29	Dhubri (AD)	55.12		
Kamrup	73.87	Goalpara(AD)	54.73		
Karbianglong	73.38	Tinsukia	53.71		
Baksa(AD)	73.35	Southsalmara	53.16		
Morigaon	71.88	Chirang	50.70		
Udalguri(AD)	71.26	Kokrajhar	46.93		
Nagaon	68.25	Dibrugarh	46.54		
Barpeta(AD)	67.10	Kamrupmetro	46.37		
Darrang(AD)	66.43	Cachar	46.32		
Golaghat	66.35	Hailakandi(AD)	44.66		
Majuli	65.06	Hojai	44.21		
Nalbari	65.01	Charaideo	42.07		
Bongaigaon	64.03				
Sibsagar	63.45				
Sonitpur	62.17				

(*AD : Aspirational District)

30 Districts have registered progress in CD Ratio in Dec'22 quarter over Sep'22 quarter, notably **West Karbi (+9.17%), Dhemaji (+5.69%), Baksa (+5.33%), Karbianglong (+5.13%)**.

3 Districts have negative growth in CD Ratio i.e. **Karimganj(-0.22%), Majuli(-19.53%) & Morigaon(-1.87%)**.

AGENDA-4**ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS UPTO 31.12.2022:****(Amount in ₹Crores)**

Sector	FY 2021-22			FY 2022-23 (Upto 31.12.2022)		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	16,745	5,796	35%	10,461	5,642	54%
Crop Loan (Out of Agri)	10,066	1,892	19%	5,187	1,739	34%
MSME	10,791	10,756	100%	11,208	14,526	130%
Other Priority Sector	3,618	3,516	97%	3,528	1,687	48%
Total	31,154	20,068	64%	25,197	21,855	87%

Total ACP achieved amount upto Dec 22 in FY 2022-23 is ₹ 21,855 Crores (87% in Quarter-III) against ACP achievement of ₹ 13,876 Crores (45% in Quarter-III) upto Dec 2021 in FY 2021-22.

10 Banks have achieved 100% of annual target (Indian Bank, Union Bank, Federal Bank, HDFC Bank, ICICI, Indusind, South Indian Bank, Kotak Mahindra Bank, State Bank of India and Yes Bank) and 3 more Banks have achieved more than 75% of annual target (NESFB(98%), Bandhan(76%) and IDFC(75%)).

ACP (PRIORITY SECTOR) PERFORMANCE BELOW 75% DURING THREE QUARTERS OF FY(2022-23)**(Amount in ₹Crores)**

Banks with ACP (PS) Performance (50%-75%) During the Three Quarters of FY 2022-23				Banks with ACP (PS) Performance (upto 50%) During the Three Quarters of FY 2022-23			
Bank	Target Amount	Achieved Amount	ACP Achieved%	Bank	Target Amount	Achieved Amount	ACP Achieved%
AXIS	783.92	549.53	70.10	PNB	2,505.61	1,137.17	45.39
UCO	1,242.02	829.63	66.80	BOB	634.96	279.90	44.08
IDBI	355.49	204.14	57.43	BOM	66.49	29.24	43.98
CBI	1,132.45	591.09	52.20	CAN	1,042.83	438.84	42.08
JSF	120.25	62.48	51.96	AGVB	4,386.51	1,831.34	41.75
				BOI	366.01	136.15	37.20
				IOB	277.73	76.66	27.60
				PSB	112.94	29.70	26.29
				ESAF	46.54	10.84	23.29
				KBL	56.32	10.32	18.33
				UJJ	222.89	23.29	10.45
				AACB	600.66	58.48	9.74
				USFB	13.30	0	0

AGENDA- 5**PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.12.2022:-****(Amount in ₹Crores)**

Sector	O/S as on 31 st Mar'22	O/S as on 30 th Sep'22	O/S as on 31 st Dec'22	QoQ growth	QoQ Growth in %	YTD growth	YTD Growth in %	CY PSL Adv % to Tot Adv	NPA Amt. as on 31 st Dec'22	NPA Amt. as 31 st Dec'22 in %
Agri Total	20,422	21,409	22,044	635	3	1,622	8	19	3,487	15.82
Crop loan (out of Agri loan)	6,485	6,824	7,248	424	6	763	12	6	2,138	29.5
MSME	25866	27,888	29,204	1,316	5	3,338	13	26	2,590	8.87
Other Priority Sector	14280	11,992	11,953	-39	-0.32	-2,327	-16	10	901	7.54
Total PSA	60,568	61,289	63,201	1912	3.12	2,633	4	56	6,978	11.04

The Priority Sector Advance has increased from ₹ **60,568** Cr. as on **Mar'22** to ₹ **63,201** Cr. as on **Dec'22** i.e., a **YTD growth of ₹ 2,633 Cr (4%)**.

Total priority sector advances for the State of Assam stood at **56%** of the total advances at the end of Dec'22 quarter. RBI benchmark in PSA is 40%.

(i) AGRICULTURAL ADVANCES (PS):

There is a QoQ growth of ₹ 635 Cr in Agri Priority Sector Advances in Dec'22 quarter and the YTD growth during FY 2022-23 (upto Dec 22) is ₹ 1,622 Cr.

The priority sector Agricultural Advances of ₹ 22,044 Cr. as on Dec'22 Qtr. stands at 19% of the total advances against RBI benchmark of 18%.

(ii) MSME SECTOR AS ON 31.12.2022: -**(Amount in ₹Crores)**

Sector	O/S as on 31st Mar'22	O/S as on 30th Sep'22	O/S as on 31st Dec'22	QoQ Growth	YTD growth	NPA Amt.	NPA Amt in %
Micro	13,286	14,503	15,075	572	1,789	1,491	10
Small	8,741	9,425	9,761	336	1,020	878	9
Medium	2,907	3,124	3,216	92	309	198	6
Other	932	835	1,153	318	221	22	2
Total	25,866	27,888	29,205	1,317	3,339	2,589	9

There is a QoQ growth of ₹ 1,317 Cr in MSME in Dec'22 over Sep'22 and YTD growth of ₹ 3,339 Cr in MSME in Dec'22 quarter over Mar'22 quarter.

AGENDA- 6**PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.12.2022: -****(Amount in ₹ Crores)**

MUDRA	O/S as on 31st Mar'22		O/S as on 30th Sep'22		O/S as on 31st Dec'22		YTD Growth	QoQ Growth	NPA as on 31.12.2022	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	NPA Amt in %
Shishu	4,37,768	897	6,07,654	1139	5,79,362	1,125	228	-14	288	26%
Kishore	3,66,032	3,526	5,81,785	4766	6,19,009	4,985	1,459	219	1144	23%
Tarun	33,555	1,450	26,766	1502	32,930	1,769	319	267	213	12%
Total	8,37,355	5,873	12,16,205	7,407	12,31,301	7,879	2,006	472	1,645	21%

There is a QoQ growth of Rs 472 Cr (Total no. of loans increased by 15,096) and during the FY 2022-23 there is a growth of ₹ 2,006 Cr in MUDRA (Total no. of loans increased by 3,93,946).

AGENDA- 7**PMFME****PMFME Application Status in Assam by Bank as on 31.01.2023**

Sl. No	Bank Name	Target	Total Application	Loan Under Process	Loan Sanctioned	Target to be achieved
1	State Bank of India	1071	1363	217	118	953
2	Assam Gramin Vikash Bank	748	851	298	50	698
3	Punjab National Bank	513	527	189	46	467
4	UCO Bank	329	388	68	58	271
5	Central Bank of India	247	227	36	24	223
6	Indian Bank	223	143	37	16	207
7	Canara Bank	220	170	16	33	187
8	Union Bank of India	171	221	37	27	144
9	Bank of India	108	113	6	11	97
10	Bank of Baroda	99	97	25	6	93
11	HDFC Bank	86	61	19	1	85
12	Indian Overseas Bank	70	38	17	7	63
13	Assam Coop Apex Bank Ltd	41	22	19	2	39
14	Indusind Bank	37	1	1	0	37
15	IDBI Bank	34	15	12	0	34
16	NESFB	30	11	11	0	30
17	Bandhan Bank Limited	28	12	12	0	28
18	Punjab & Sindh Bank	23	9	3	0	23
19	Bank of Maharashtra	18	7	0	1	17
20	Federal Bank	16	1	1	0	16
21	YES Bank	15	1	0	0	15
22	ICICI Bank Limited	10	16	15	0	10
23	Kotak Mahindra Bank	10	1	1	0	10
24	Karnataka Bank Ltd	4	0	0	0	4
25	South Indian Bank	2	0	0	0	2
Total		4153	4295	1040	400	3753

AGENDA- 8**PM SVANidhi**

The State of Assam has already been achieved the target of 52000 PM SVANidhi loans as on 31.03.2022. The target has been revised to 80000 to be achieved by 31.03.2023. At present 63,394 no. of loans disbursed. The following action points circulated to all the member banks to achieve the remaining target before 31.03.2023.

Bankwise PM SVANidhi Status as on 28.02.2023						
Sl No.	Bank Name	Disbursed	Disbursement during Feb'22	Sanctioned but not disbursed	Picked Up	To be Disbursed
1	State Bank of India	25,220	62	5,181	2,656	7,837
2	Punjab National Bank	8,035	21	948	648	1,596
3	UCO Bank	4,765	29	230	126	356
4	AGVB	4,327	30	238	3,687	3,925
5	Indian Bank	3,568	11	473	148	621
6	Union Bank of India	3,286	23	60	263	323
7	Central Bank of India	2,800	41	153	83	236
8	Canara Bank	2,460	4	15	59	74
9	Bank of Baroda	2,459	3	180	369	549
10	Bank of India	2,126	4	441	42	483
11	HDFC Bank	1,662	4	3,393	79	3,472
12	Indian Overseas Bank	650	1	84	74	158
13	Bank of Maharashtra	615	0	20	14	34
14	IDBI Bank	485	2	14	65	79
15	Punjab and Sind Bank	389	1	2	40	42
16	NESFB	295	0	8	310	318
17	Axis Bank	83	0	52	329	381
18	Federal Bank	67	0	3	81	84
19	AACB	39	0	16	114	130
20	ICICI Bank	16	0	2	70	72
21	Karnataka Bank Ltd	14	0	0	43	43
22	Bandhan Bank Ltd.	11	0	1	55	56
23	Ujjivan Bank	9	0	4	4	8
24	Jana SF	8	0	0	7	7
25	South Indian Bank	4	0	2	4	6
26	Yes Bank Ltd.	1	0	0	1	1
27	ESAF	0	0	15	0	15
28	IDFC	0	0	0	0	0
29	IndusInd Bank	0	0	0	20	20
30	Kotak Mahindra Bank	0	0	9	9	18
31	RBL	0	0	0	0	0
GRAND TOTAL		63,394	236	11,544	9,400	20,944

AGENDA-9**GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2022-23) & O/S AS ON 31.12.2022:****(Amount in ₹Crores)**

Schemes	Target for FY(2022-23)		Disbursement		Achievement %		O/S as on 31st Dec 2022		NPA as on 31st Dec 2022	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	Amt.	NPA Amt in %
NRLM	1,34,430	1,540	67,224	1,794	50%	116%	1,55,655	2,914	37.48	1.28%
NULM	1,493	29.30	2,528	71.34	169%	243%	7,277	150.40	4.61	3.06%
PMEGP (Target in Margin Money)	8,751	275.93 (M.M.)	2,776	92.96 (MM - 34.24)	32%	12.50%	34,188	573.66	271.90	47%
SUI	NA	NA	805	68.74	NA	NA	1,873	263.32	19.15	7%

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 31.12.2022:

Sl No.	Scheme	Public Bank	Private Bank	SFBs	Co-operative Bank
1	NRLM	NA	AXIS, BAND, FED, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JSF, UJJIVAN, USFB	NA
2	NULM	NA	AXIS, BAND, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JSF, NESFB, UJJ, USFB	NA
3	PMEGP	NA	BAND, FED, HDFC, IDFC, INDUS, KBL, KMB, RBL, SIB, YES	AU, ESAF, JSF, NESFB, UJJ, USFB	NA
4	SUI	NA	AXIS, BAND, FED, ICICI, IDFC, KBL, RBL, SIB, YES	AU, ESAF, JSF, NESFB, UJJ, USFB	APEX Bank

AGENDA- 10

STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

(a) FINANCIAL LITERACY CAMPS HELD DURING THE FY (2022-23):

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2021-22)	FY (2022-23)
June	84	612
Sept	373	984
Dec	457	1,072
March	718	Will be reported in Mar 23. Qtr meeting
Total No. of FLC Camps	1,632	2,668

(b) STATUS OF 100% DIGITISATION:

MAJULI DISTRICT DIGITIZATION PROGRESS REPORT AS ON 31st DEC, 2022										
Sr. No.	Name of the Banks	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)				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 Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no of women accounts covered	% coverage for women accounts		No. of accounts covered	% coverage
1	NESFB	1,845	948	1,845	100	948	100	20	20	100
2	SBI	31,888	15,959	31,474	98.70	15,738	98.62	277	231	83.39
3	AXIS	3,254	947	3,062	94.10	860	90.81	216	185	85.65
4	PNB	46,133	23,204	30,113	65.27	15,812	68.14	215	82	38.14
5	CAN	4,013	1,312	2,456	61.20	913	69.59	161	118	73.29
6	UCO	42,722	16,174	23,712	55.50	8,282	51.21	31	17	54.84
7	AGVB	76,787	37,126	15,183	19.77	7,740	20.85	94	3	3.19
Grand Total		2,06,642	95,670	1,07,845	52.19	50,293	52.57	1,014	656	64.69

(c) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 31.12.2022:

Sl No.	Account Type	Cumulative Numbers				
		As on Dec'21	As on Mar'22	As on Dec'22	YoY Growth in enrollments during FY 2022-23	YTD Growth in enrollments during FY 2022-23
1	PMJDY	1,98,80,255	2,01,66,597	2,16,06,964	17,26,709	14,40,367
2	PMJJBY	20,35,866	22,10,162	40,98,311	20,62,445	18,88,149
3	PMSBY	59,97,848	63,06,716	1,26,04,378	66,06,530	62,97,662
4	APY	7,44,191	8,12,314	10,35,423	2,91,232	2,23,109

AGENDA-11

**ASPIRATIONAL DISTRICTS' (ADs) & MISSION UTKARSH DISTRICT PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETRS: STATUS AS ON 31.12.2022
(SPECIAL 6-MONTH CAMPAIGN AT GRAM PANCHAYAT FROM 15.02.2023 TO 15.08.2023)**

Sl No.	District Name	Branch Network as on 31.12.2022			CD Ratio		During the FY ACP Achv%	
		Total Branch	Total ATM	Total CSP	As on 31 st Mar'22	As on 31 st Dec'22	FY 2021-22	FY 2022-23
1	Baksa	53	29	468	66	73	34	104
2	Barpeta	124	171	1,435	63	67	48	40
3	Darrang	70	109	1,048	66	66	50	84
4	Dhubri	88	99	1,491	56	55	31	36
5	Goalpara	68	73	919	52	55	39	76
6	Hailakandi	45	55	272	43	45	39	79
7	Udalguri	48	49	474	69	71	25	73
	7 ADs Total	496	585	6,107	59	62	39	70
	All Districts	3,020	4,035	19,345	54	54	64	87

**ASPIRATIONAL DISTRICTS' (ADs): PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS:
(Amount in ₹Crores)**

Sl No.	District Name	Outstanding Amount					
		KCC O/S Amt.		PM Svanidhi No		MUDRA O/S Amt.	
		As on 31 st Mar'22	As on 31 st Dec'22	Total Disbursed	To be Disbursed	As on 31 st Mar'22	As on 31 st Dec'22
1	Baksa	121	129	139	82	64	83
2	Barpeta	369	395	2,890	1,140	313	440
3	Darrang	214	216	1,211	280	157	223
4	Dhubri	161	172	4,486	1,534	265	292
5	Goalpara	128	138	1,407	183	133	177
6	Hailakandi	97	100	1,275	167	118	146
7	Udalguri	209	204	526	143	59	77
	7 ADs Total	1,299	1,354	11,934	3,529	1,108	1,438
	All Districts	6,373	6,552	70,619	19,373	5,873	7,879
	Ratio of 7 ADs to All Districts	20.38	20.66	16.89	18.21	18.86	18.25

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

Sl No.	District Name	OPERATIVE CASA			PMJJBY		
		Target	As on 31 st Mar'22	As on 31 st Dec'22	Target	As on 31 st Mar'22	As on 31 st Dec'22
1	Baksa	12,32,770	8,76,907	9,09,088	92,870	44,867	83,580
2	Barpeta	21,97,559	23,37,170	25,17,367	1,65,552	1,03,322	2,05,238
3	Darrang	12,04,775	12,98,823	13,40,447	90,761	74,246	1,33,365
4	Dhubri	25,29,260	19,47,008	21,32,958	1,90,540	84,969	1,69,977
5	Goalpara	13,08,168	11,95,223	13,16,351	98,550	60,071	1,09,737
6	Hailakandi	8,55,470	8,08,428	8,51,381	64,446	34,919	55,777
7	Udalguri	10,79,131	9,85,828	10,87,314	81,296	66,031	1,31,015
	7 ADs Total		94,49,387	1,01,54,906		4,68,425	8,88,689
	All Districts		3,87,50,775	4,08,70,405		22,10,162	40,98,311
	Ratio of 7 ADs to All Districts		24.38	24.84		21.19	21.68

Sl No.	District Name	PMSBY			APY		
		Target	As on 31st Mar'22	As on 31st Dec'22	Target	As on 31st Mar'22	As on 31st Dec'22
1	Baksa	2,87,901	1,29,768	2,71,118	27,419	20,879	24,138
2	Barpeta	5,13,218	3,86,377	8,35,863	48,878	42,475	60,226
3	Darrang	2,81,363	2,20,205	8,32,758	26,797	21,432	30,236
4	Dhubri	5,90,684	3,69,069	7,68,098	56,256	35,267	48,120
5	Goalpara	3,05,510	2,42,479	5,09,700	29,096	23,182	30,404
6	Hailakandi	1,99,786	1,04,859	1,95,054	19,027	14,017	17,344
7	Udalguri	2,52,020	1,54,307	3,47,578	24,002	17,494	20,363
7 ADs Total			16,07,064	37,60,169		1,74,746	2,09,373
All Districts			63,06,716	1,26,04,378		8,12,314	10,35,423
Ratio of 7 ADs to All Districts			25.48	29.83		21.51	22.29

Mission Utkarsh: Progress of Special Campaign for Selected district of Assam

District: KOKRAJHAR

Population: 8,87,142

Operative CASA accounts (per lakh population)				PMJJBY enrolments (per lakh population)				PMSBY enrolments (per lakh population)			
as on 31.01.2023				as on 31.01.2023				as on 31.01.2023			
Ach	State Target	% Ach to state benchmark	National Target	Ach	State Target	% Ach to state benchmark	National Target	Ach	State Target	% Ach to state benchmark	National Target
(Jan'23)	(Feb'23)		(Feb'25)	(Jan'23)	(Feb'23)		(Feb'25)	(Jan'23)	(Feb'23)		(Feb'25)
1,06,317	94,957	111%	1,19,714	7,126	4,887	145%	5,433	18,109	15,407	117%	16,309

APY Subscribers (per lakh population)				MUDRA accounts (per lakh population)				Banking Infra			
as on 31.01.2023				as on 31.01.2023				as on 31.01.2023			
Ach	State Target	% Ach to state benchmark	National Target	Ach	State Target	% Ach to state benchmark	National Target	No. of Branch	No of BC incl. IPPB	No of ATMs	No of uncovered villages
(Jan'23)	(Feb'23)		(Feb'25)	(Jan'23)	(Feb'23)		(Feb'25)				
2,158	1,930	112%	2,349	4,536	28,047	16%	28,047	58	649	70	0

AGENDA- 12

SATURATION DRIVE FOR JAN SURAKSHA SCHEME:

Saturation drive for Jan Suraksha Scheme has been extended upto 30.09.2024. The timeline for achieving the targets is as follows: -

Period	Target to Achieve
Upto Sep'22	40% of the Total Target
Upto Sep'23	70% of the Total Target
Upto Sep'24	100% of the Total Target

a) The achievement of Banks in saturation drive for Jan Suraksha Scheme in Assam as on 31.12.2022 is given below:

PMJJBY				PMSBY			
Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 31.12.2022	Achievement % as on 31.12.2022	Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 31.12.2022	Achievement % as on 31.12.2022
27,96,763	21,14,515	5,79,983	20%	30,76,412	25,55,053	13,35,520	37%

b) Claim settlement Status as on 31.12.2022:

	PMJJBY	PMSBY
Total Claim	9551	798
Settled	8616	575
Rejected	801	114
Pending	134	109

AGENDA- 13**RSETI: There are 26 RSETIs in Assam.**

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE							
FOR THE PERIOD FROM 01.04.2022 to 31.12.2022							
Sl 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	219	113	51.60%	56	49.56%
2	AGVB	JORHAT	207	116	56.04%	9	7.76%
3	AGVB	KAMRUP	374	214	57.22%	52	24.30%
4	AGVB	KAMRUP (METRO)	232	151	65.09%	76	50.33%
5	AGVB	SONITPUR	317	135	42.59%	29	21.48%
6	CBI	TINSUKIA	304	156	51.32%	112	71.79%
7	PNB	CACHAR	355	115	32.39%	95	82.61%
8	PNB	DHEMJI	419	191	45.58%	100	52.36%
9	PNB	DIBRRUGARH	279	170	60.93%	17	10.00%
10	PNB	GOLAGHAT	380	299	78.68%	64	21.40%
11	PNB	KARIMGANJ	393	292	74.30%	153	52.40%
12	PNB	LAKHIMPUR	414	103	24.88%	40	38.83%
13	PNB	MORIGAON	461	323	70.07%	195	60.37%
14	PNB	SIVSAGAR	388	204	52.58%	88	43.14%
15	SBI	BAKSA	437	322	73.68%	185	57.45%
16	SBI	CHIRANG	455	246	54.07%	111	45.12%
17	SBI	DIMA HASAO	528	458	86.74%	297	64.85%
18	SBI	KARBI ANGLONG	383	295	77.02%	139	47.12%
19	SBI	UDALGURI	445	333	74.83%	180	54.05%
20	UCO	BARPETA	672	405	60.27%	76	18.77%
21	UCO	DHUBRI	521	355	68.14%	212	59.72%
22	UCO	GOALPARA	855	610	71.35%	387	63.44%
23	UCO	KOKRAJHAR	625	330	52.80%	182	55.15%
24	UCO	DARRANG	569	233	40.95%	97	41.63%
25	UCO	NALBARI	506	81	16.01%	7	8.64%
26	RUDSETI	NAGAON	480	257	53.54%	49	19.07%
			11,218	6,507	58.00%	3,008	46.23%

Total trained candidates are 7,045, out of which 3,396 candidates have been settled i.e., 48%. Out of 3,396 settled candidates, 1,452 candidates are having credit linkage @ 42.76%.

REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:

The claims for reimbursement of training expenses amounting to Rs 7.92 Cr pertaining to AGVB, CBI, PNB, SBI, UCO as on 31.12.2022 are pending with ASRLM.

AGENDA- 14: MISCELLANEOUS:**a) (i) Financial Inclusion measures in Tea Estates of Assam**

PENDING SUMMARY AS ON 31.12.2022											
Sr. No.	Particulars	No. of Tea Gardens	PNB	UCO	SBI	Indian	BOB	ICICI	CBI	BOI	UNI
1	The Cash Replenish Agencies (CRA) not feasible for cash loading.	18	15	0	0	0	0	0	2	1	0
2	Pending with Tea Garden Authorities for providing infrastructure	14	1	1	3	6	0	0	1	1	1
3	Under Construction / To be installed shortly	3	0	0	0	1	2	0	0	0	0
4	Tea Garden denied/not interested	4	0	0	3	0	0	0	1	0	0
5	ATM Installed	8		1	4	2	0	1	0	0	0
Total		47	16	2	10	9	2	1	4	2	1

a) (ii) Credit Requirements of the Small Tea Grower :

NABARD has requested to include an Agenda item for discussion on the credit requirement of the Small Tea Growers. SLBC has forwarded the letter received from NABARD to the convenor SLTC for fixation of Scale of Finance for Tea with a request to include Scale of Finance to fulfil the credit requirement of Small Tea Growers in SLTC for FY 2023-24. The convenor SLTC has confirmed that the Scale of Finance for Small Tea Growers will be placed in the forthcoming State Level Technical Committee (SLTC) meeting for SOF.

b) Setting up of Brick-and-Mortar Branches in Unbanked Village (DFS instruction):

In terms of VC with all MD & CEO of Banks on 01.07.2022 by DFS and letter No. F. No. 21(23)/2014-FI (Mission) dated 05.08.2022 issued by DFS, 15 villages were identified for setting up of Brick-and-Mortar Branches in Assam. Accordingly, Villages were allotted. The bank wise allotment and present status is as under:

Sl No	District Name	Village Name	Bank allotted	Status as on 28.02.2023
1	Sonitpur	Chari Duar Gaon	AGVB	Updated in Jan Darshak app. Bank Mitra Name - Williar Sangma
2	Hailakandi	Baruncherra F.V.	PNB	No suitable premises has been found till date. Presently in process of sending letter to DC requesting allocation of suitable premise.
3	Baksa	Barikadanga	PNB	Branch at Barikadanga was opened on 28.02.2023.
4	Baksa	Odala	PNB	Odala is within 5 km from Barikadanga. Same has been taken up with DFS.
5	Udalguri	Badalapara T.E.	PNB	The area is already covered with brick-and-mortar branch of Central Bank of India (Dimakuchi) within 4 Kms as well as Business Correspondent Outlets of Central Bank of India and State Bank of India.
6	Baksa	Baganpara	SBI	Baganpara Branch was opened on 27.12.2022.
7	Udalguri	Orangajuli T.E.	SBI	Branch at Dimakuchi is opened on 26.12.2022 and confirmation submitted to DFS.
8	Barpeta	Citali	SBI	Mandia (14617) branch is located at 6.5 KMs from Citali at present. Further, one bridge is under construction, which once finished, the distance will be further reduced to approx. 3.5 KMs.
9	Barpeta	Mowkhowa Char N.C.	UCO	Still unable to find out any viable premises in that area. The bank is still under a process for searching premises.
10	Darrang	Algachar N.C.	UCO	
11	Baksa	Boglamari	UCO	
12	Goalpara	Khalingduar RF	UCO	Bank is under process to revisit that area for Survey and searching of premises.
13	Kamrup	Barduar Tea Garden No.2	UCO	
14	Baksa	Simlabari	UCO	Branch at Simlabari was opened on 28.02.2023.
15	Chirang	Hatisar F.V	UNION	Branch at Hatisar F.V was opened on 30.12.2022. However new premises is under constructed.

c) PM-KISAN

- Linking of Aadhar with Savings bank account of farmers.
- MoA & FW, GOI has decided to transfer instalments of PM KISAN through APBS (Aadhar Payment Bridge System) from Dec'22 onwards.
- PM KISAN department, Govt. of Assam share a list of 463406 district wise PM KISAN beneficiaries on 09.01.2023 for linking of Aadhar with their Savings Account. The list has been shared with all the LDMS and Banks for necessary action.
- All member banks are requested to start Aadhar-linking cum DBT enablement drive. Camps to be conducted by all member banks targeting existing and potential PM- KISAN beneficiaries. Agriculture Department's field functionaries will assist the banks.

BANK NAME	No. of PM KISAN BENE	BANK NAME	No. of PM KISAN BENE	BANK NAME	No. of PM KISAN BENE	BANK NAME	No. of PM KISAN BENE
PNB	1,92,533	IOB	1,271	IDFC	39	PAYTM PYMT BANK	4
SBI	1,77,153	BANDHAN	1,164	FINO PAYMENT BANK	35	KARUR VYASYA BANK	3
UCO	23,760	IDBI	366	UJJIVAN	32	STATE BANK OF MAURITIUS	3
CBI	21,522	AXIS	351	KBL	20	BHARAT CO-OP BANK'	2
INDIAN	16,893	PSB	182	ABPL	19	FINCARE SFB	2
UNION	12,839	BOM	159	IPPB	15	SIB	2
CANARA	4,605	ICICI	92	EQUITAS SFB	12	CATHOLIK SYRIAN BANK	1
BOI	4,514	NESFB	85	KMB	12	ORISSA STATE CO-OPBANK	1
BOB	3757	FEDERAL	68	YES	5	SARASWAT BANK	1
HDFC	1834	INDUSIND	46	CITI UNION BANK	4	Total	463406

d) Pradhan Mantri Fasal Bima Yojna

- Member banks to complete data entry of loanee farmers under PMFBY.
- Banks to provide correct details of farmers whose claims could not be remitted.

e) KCC Saturation

- All member banks are requested to provide district and Bank wise status of disposal of KCC applications.
- Saturation status of KCC to be provided in consultation with the key decision makers on KCC from member banks.
- In this regard all member banks are requested to provide Monthly progress report on 3rd of every month to enable SLBC to forward the consolidated report to Agriculture department.

f) DATA ON RELIEF MEASURES ON ACCOUNT OF NATURAL CALAMITIES

Govt. of Assam vide its Notification No. ECF.215016/2022/27 dated August 2, 2022 have declared 34 districts (except Karbi Anglong district) in the State of Assam to be affected by 'Natural Calamity' on account of floods, which started from April 06, 2022. Further, in the special SLBC meeting held on August 11, 2022 it was decided that the relief measures stipulated in the Master Direction - Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 dated October 17, 2018 will be extended by the eligible financial institutions to the eligible people affected by floods in the aforementioned districts. RBI has permitted the request for extension for Relief Under natural calamities Act till 31.12.2022.

Data on relief measures extended by banks on account of natural calamities: ASSAM									
(Amount in Lakhs)									
As on 31.12.2022									
Sl. No.	Bank Name	Outstanding eligible for reschedulment / restructured / restructuring		Amount restructured / rescheduled		% Achievement of rescheduled / restructured		Fresh finance / Relending provided	
		No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)	No. of A/Cs	Amount (₹)
1	SBI	53129	49585.14	427	528.75	0.8	1.07	0	0
2	NESFB	159765	49571	140516	37182.58	87.95	75.01	0	0
3	KMB	395	15452.64	0	0	0	0	0	0
4	CBI	6023	3383	0	0	0	0	562	346.76
5	UJJ	9475	1997.52	0	0	0	0	388	328.36
6	AGVB	967	1816.89	127	204.22	13.13	11.24	664	1275.22
7	CAN	1011	1432	772	1040	76.36	72.63	365	316
8	ACAB	5	886.56	5	886.56	100	100	0	0
9	UNI	717	560	717	560	100	100	717	210.75
10	BOB	786	161.86	89	39.4	11.32	24.34	21	28.5
11	IDBI	158	85.64	0	0	0	0	0	0
12	BOI	266	84.88	185	73.5	69.55	86.59	0	0
13	UCO	1502	11.27	7	0.034	0.46	0.003	46	0.468
14	AXIS	0	0	0	0	0	0	0	0
15	BAND	0	0	0	0	0	0	0	0
16	BOM	0	0	0	0	0	0	0	0
17	ESAF	0	0	0	0	0	0	0	0
18	FED	0	0	0	0	0	0	0	0
19	HDFC	0	0	0	0	0	0	0	0
20	ICICI	0	0	0	0	0	0	0	0
21	IDFC	0	0	0	0	0	0	0	0
22	IND	0	0	0	0	0	0	0	0
23	INDUS	0	0	0	0	0	0	0	0
24	IOB	0	0	0	0	0	0	0	0
25	JSF	0	0	0	0	0	0	0	0
26	KBL	0	0	0	0	0	0	0	0
27	PNB	0	0	0	0	0	0	0	0
28	PSB	0	0	0	0	0	0	0	0
29	SIB	0	0	0	0	0	0	0	0
30	USFB	0	0	0	0	0	0	0	0
31	YES	0	0	0	0	0	0	0	0
	Total	234199	125028	142845	40515	60.99	32.4	2763	2506.06

AGENDA- 15: ANY OTHER ITEM WITH THE PERMISSION OF THE CHAIR.

**Financial Inclusion and Financial Literacy – Progress and Assessment under
National Strategy of Financial Inclusion (NSFI)
Agenda**

I: Quantitative Parameters: Data as on 31.12.2022**A. Access****a) Physical Access Indicators**

	As on Mar'21	As on Mar'22	As on Dec'22
i. Number of Bank Branches per One Lakh Population	10	10	10
ii. Number of BC Outlets per One Lakh Population	34	69	124
iii. Number of ATMs per One Lakh Population	12	13	13

b) Digital Access Indicators

	As on Mar'21	As on Mar'22	As on Dec'22
i. Number of ATM cum Debit Cards	3,05,43,940	3,23,97,853	3,51,33,976
ii. Number of Internet Banking Subscribers	59,37,997	60,67,171	61,22,977
iii. Number of Mobile Banking Subscribers	57,90,802	67,60,172	84,96,189
iv. Number of AEPS Subscribers	30,98,461	31,43,376	43,54,837

c) Provision of Banking Services in every village within a radius of 5 KMs/ hamlets of 500 households –

As per DFS, for deployment of banking outlets, there is no such area in Assam as on date. Every village within a radius of 5 kms is covered either of Bank Branch/CSP/IPPB.

B. Usage**a) Savings Account Indicators**

	As on Mar'21	As on Mar'22	As on Dec'22
i. Number of BSBDA per One Lakh Population	45,637	50,068	55,181
ii. Number of PMJDY Accounts per One Lakh Population	58,594	64,636	71,380
iii. Number of Women BSBDA per One Lakh Women Population	44,298	49,535	61,425
iv. Number of Women PMJDY Accounts per One Lakh Women Population	69,039	67,269	83,748
v. Number of SHGs having Savings Bank Account	3,69,720	3,92,182	4,83,425
vi. Out of v above, number of women-SHGs with Savings Bank Account	2,39,886	2,81,148	4,59,866

b) Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)

As on	Total No of PMJDY accounts		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of	
			PMJJBY		PMSBY		APY		NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Mar'21	77,00,121	1,05,63,076	4,21,183	5,42,632	9,13,744	13,87,902	2,83,131	2,66,436	-	-
Mar'22	85,29,126	1,16,37,471	5,37,401	12,08,001	16,54,440	27,39,857	3,43,570	5,66,352	3,201	2,942
Dec'22	98,93,205	1,30,18,565	7,38,802	13,41,273	21,23,867	33,70,537	4,27,983	6,24,035	6,304	5,107

c) Credit Indicators

	As on Mar'21	As on Mar'22	As on Dec'22
i. Number of Credit Accounts per One Lakh Population	32,698	31,378	41,979
ii. Number of active/operative PMJDY accounts out of which accounts availing OD facility	51,15,519	51,57,564	53,91,785

iii. Kisan Credit Card (KCC)

Parameters	As on Mar'21		As on Mar'22		As on Dec'22	
	No.	O/S Amt.	No.	O/S Amt.	No.	O/S Amt.
KCC	11,00,805	5839 Cr	11,24,974	6373 Cr	11,37,536	6,552.39 Cr

iv. Micro Credit (Self Help Groups (SHG) & Joint Liability Groups (JLG))

As on	Total Number of SHG	Out of (I), Number of SHGs Credit Linked	Loan O/S to SHG	Average Ticket Size of SHG Loan O/S
				(Total Credit O/S to SHG/ No of Credit Linked SHGs)
Mar'21	1,20,163	1,01,937	1,095 Cr	₹ 1,07,419
Mar'22	1,90,182	1,70,068	1,821 Cr	₹ 1,07,075
Dec'22	1,99,705	1,72,676	2,698 Cr	₹ 1,56,246

As on	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size of JLG Loan O/S
			(Total Credit O/S to JLG/ Number of JLGs)
Mar'21	6,52,764	1611 Cr	₹ 24,680
Mar'22	5,78,019	1254 Cr	₹ 21,695
Dec'22	4,37,104	1071 Cr	₹ 24,511

d) CD Ratio (Districts having CD Ratio less than 40% consecutively as on 31.12.2022 :

Sl No.	District Name	CD Ratio	CD Ratio	CD Ratio
		As on Mar'21	As on Mar'22	As on Dec'22
1	Dimahasao	33.16	31.72	38.47
2	Karimganj	37.56	35.08	33.12

* Total Population in Assam: 31,205,576

* Women Population in Assam: 15,266,133.

II: Qualitative Parameters: Data as on 31.12.2022

a) Financial Literacy Indicators

	During the FY (2020-21)	During the FY (2021-22)	During the FY (22-23 till Dec'22)
i. Number of Financial Literacy Centres (FLCs)	32	32	32
ii. Number of Financial Literacy Camps conducted by FLCs	1,921	1,632	1,072
iii. Implementation of Centre for Financial Literacy (CFL) at Block Level.	38	38	38

In phase I, 38 CFLs covering 114 Blocks were approved by RBI for the state of Assam. As on date all the 38 CFLs (PNB-18, UCO-11 & SBI-9) conducted 9,234 camps covering 2,15,116 no. of beneficiaries. In Phase-II RBI has approved additional 42 CFLs (PNB-21, UCO-17 & SBI-4) covering 126 Blocks. The process of setting up these CFLs is under process.

b) Skill development initiatives

There are 26 RSETIs available in Assam (AGVB-5, CBI-1, PNB-8, SBI-5, UCO-6 & RUDSETI-CANARA-1). Total candidates trained are 7208 in FY 2020-21, 11576 in FY 2021-22 and 11218 in FY 2022-23.

Financial Year	Number of Beneficiaries		Number of Bank/ Credit Linked	
	Male	Female	Male	Female
2020-21	1521	5687	407	1625
2021-22	2552	9024	799	3192
2022-23	1793	9425	531	2477

III: Enabling Infrastructure for furthering financial Inclusion and Digital Payments Ecosystem

a) Digital infrastructure as on 31.12.2022

- i. Tele Density – Number of Telephone Subscribers per 100 inhabitants : 96
- ii. Internet Density – Number of Internet Subscribers per 100 inhabitants : 57

(Data source: Department of Telecommunication)

IV: Progress in Pilot Project/ Scaled Up Project of Expanding and Deepening of Digital Payments undertaken in the identified district(s), if applicable

Under Phase I Baksa district was identified and 100% digitization has been completed as on 31.03.2022. In Phase II(FY 2022-23), Majuli district has been identified. As on December 2022, under Savings Account category 52% completed by all banks out total eligible 2,06,642 customers and under Current Account category 65% completed by all the banks out of total eligible 1,014 customers. The detail bank wise report is placed for discussion of today's meeting under Agenda No 10(b).

MINUTES OF SLBC SUB-COMMITTEE MEETING ON PMMY NPA ANALYSIS HELD ON 27.12.2022 AT 02:30 PM, AT SBI LOCAL HEAD OFFICE, DISPUR

In terms of SLBC Jun'22 quarter meeting held on 21.10.2022 under the chairmanship of Shri Paban Borthakur, Chief Secretary, Govt. of Assam, it was decided to constitute a Sub-committee to study the causes of NPA in PMMY. In this context, a Sub-committee Meeting on causes of NPA in PMMY loan was conducted on 27.12.2022 at SBI Local Head Office, Dispur. The meeting was chaired by Shri U. Dinesh Shanbag, DGM, SLBC Assam. The Meeting was also attended by representatives from the members of the Sub-Committee namely, SIDBI, KVIC, SBI, Bandhan Bank, PNB, NESFB.

After a brief round of introduction from the Members of the Sub Committee, the members had a wide range of discussion on the causes of the high rate of NPA in PMMY loans in respective member banks.

The following observations emerged from the discussion: -

ISSUES:

- 1) Lack of in-depth study of the market prior to selection.
- 2) Profile of the borrower not analysed properly and improper selection of schemes due to Camp mode disbursement.
- 3) Pre-sanction / Post Inspection is not carried out in true spirit.
- 4) Qualification & level of commitment of the borrower to carry out the proposed activity are not at the desired level.
- 5) COVID & Post-COVID economic scenario leading to minimization of economic activity and mobility.
- 6) Some new entrepreneurs are unable to market their product and not able to sustain or compete settled businessman in the market.
- 7) Borrowers' mentality for consumption only. They assume that though it is Govt. Scheme, they wouldn't have to repay.
- 8) Diversion of funds to some other activity.

SUGGESTIONS:

- 1) Proper Due diligence and selection of the beneficiaries.
- 2) While sourcing of applications it should be ensured that the beneficiaries who are capable for higher finance should not be under financed just for the sake of target achievement.
- 3) QR Code should be mandatory for the PMMY account so that any transactions can be done from that account to mitigate NPA.
- 4) Monitoring / Post Inspection by sourcing & financing entities (DIC & Bank) at regular intervals.
- 5) Conduct Financial Literacy Camps by rural banks every month for awareness of effects of NPA on CIBIL, repayment of NPA, NPA impact on beneficiary's credit history.
- 6) Proper awareness program by Govt. for financial discipline.
- 7) Felicitation Programs should be conducted by Banks to increase repayment tendency among borrowers.
- 8) Recovery Camps should be conducted by the banks with the support of Govt.

The Meeting ended with a vote of thanks by Shri Bikas Ray, AGM, SLBC.

(Annexure II)**PILOT FI GRAM PANCHAYAT CAMPAIGN**

DFS launched of Pilot FI Campaign at 7 Districts throughout India (Barpeta of Assam one of 7 identified Districts). The Campaign was started on 15.10.2022 and ended on 26.11.2022.

STATUS AS ON 15.12.2022					
SI. No.	Bank Name	Total Intervention	Total Intervention opened in system	Pending for opening in system	Percentage of pendency to be opened in system
1	IDBI	70	70	0	0.00%
2	IOB	970	970	0	0.00%
3	IPPB	4,818	4,818	0	0.00%
4	BOI	1,076	1,018	58	5.39%
5	AXIS	77	64	13	16.88%
6	HDFC	211	172	39	18.48%
7	APEX	686	559	127	18.51%
8	PNB	2,176	1,705	471	21.65%
9	AGVB	7,434	5,763	1,671	22.48%
10	SBI	21,625	15,916	5,709	26.40%
11	CBI	687	480	207	30.13%
12	UCO	6,014	4,180	1,834	30.50%
13	UBI	6,334	4,396	1,938	30.60%
14	IND	731	454	277	37.89%
15	BANDHAN	420	180	240	57.14%
16	ICICI	522	177	345	66.09%
17	BOB	3,703	1,165	2,538	68.54%
18	CANARA	7,993	2,037	5,956	74.52%
Grand Total		65,547	44,124	21,423	32.68%

(Annexure IV)**KVIC CONCERN ON REJECTIONS:**

REJECTED REASONS	NO OF REJECTION	UNI	PNB	AGVB	IOB	CBI	PSB	AXIS	BOB	BOI	UCO	SBI	CAN	IND	BAND
Project not viable/No knowledge of proposed unit	2297	229	271	342	21	153	7	1	27	27	149	912	102	54	2
KYC /OTHER DOCUMENTS/NO UNIT IN MENTIONED ADDRESS	1433	54	46	40	6	36	0	1	5	8	41	1172	18	6	0
Not Interested/ Not Reachable	1029	45	145	115	20	52	20	3	17	13	53	455	44	47	0
NPA/DEFAULT/CIBIL	747	25	112	182	7	73	4	0	11	29	24	204	43	32	1
Availed loan from other bank for existing unit/Existing Unit	660	18	85	27	8	43	3	0	2	20	53	340	33	28	0
OUT OF SERVICE AREA	396	14	40	92	1	32	3	0	0	8	24	160	5	17	0
PMEGP TARGET ACHIEVED	158	16	6	22	2	7	0	0	3	3	3	68	20	8	0
MISC/OTHERS	53	1	6	3	1	4	0	0	0	0	3	27	6	2	0
APPLICANT IS GOVT. EMPLOYEE	15	0	1	4	0	2	0	0	0	0	1	7	0	0	0