

AGENDA FOR ASSAM SLBC MEETING FOR COMBINED QUARTERS ENDED SEPT'20 & DEC'20

ADOPTION OF MINUTES:

The minutes of State Level Banker's Committee meeting held on **21.10.2020** was circulated to all the members. Since no request for amendment has been received, the house may adopt the said minutes.

AGENDA – 1

Action Taken Report of the SLBC meeting held on **21.10.2020** (last meeting):

<u>ACTION TAKEN REPORT (ATR) OVER THE MARCH'20 & JUNE'20 QUARTERS' SLBC MEETING, ASSAM, HELD ON 21.10.2020:</u>			
Sl No.	Action Points	Action By	Action Taken
1.	<u>Data Integrity:</u> Shri Manoranjan Dash, Regional Director, RBI, advised the Banks to ensure data integrity and uniformity while submitting the data to both SLBC and RBI.	All Banks	Banks reported to ensure multiple level verification and cross-checking of data before uploading/ submitting them. Most of the Banks' data are now centralised and CBS-based and the data are provided by Head Offices of respective Banks. Kotak Mahindra Bank , despite reminders, did not upload Dec'20 quarter data in the SLBC portal.
2.	<u>(i) CREDIT DEPOSIT RATIO:</u> Considering the low CD Ratio of Assam hovering around 50%, Shri Samir Kumar Sinha, IAS, Principal Secretary, GoA asked the SLBC to conduct Sub-committee meeting for improving CD ratio.	SLBC	A Sub-committee Meeting on Low CD Ratio & Govt. Sponsored Schemes, was conducted through VC on 03.11.2020 and timelines were set to achieve the goals under different parameters: - (a) To achieve 50% of Targets of Govt. Sponsored Schemes by 30th Nov'20, (b) To dispose off pending loan proposals under PMEGP & MUDRA by 31st Dec, 2020 (c) To dispose off pending NRLM & NULM loan applications by 15th November, 2020 (d) Banks below 40% CD Ratio to achieve 40 CD Ratio by March'21 end.
2.	<u>(ii) CD Ratio:</u> Banks below 40% CD Ratio in the Sept'20 quarter to achieve 40% CD Ratio by March'21 end.	11 Banks (KMB, UNI, SIB, CAN, UCO, CBI, PSB, IDBI, FED, AGVB, BOB)	(1) 7 Banks who were below 40% in the Sept'20 quarter improved their CD Ratio in the Dec'20 quarter. Union Bank (increased by 2.31), IDBI (by 2.12), AGVB (1.65), UCO (1.08), Bank of Baroda (0.91), Punjab & Sind Bank (0.36) and Central Bank of India (0.25). (2) 3 Banks who were below 40% in the Sept'20 quarter, however, did not make any improvement in the CD Ratio. In fact, Federal Bank (decreased by -2.14), Canara Bank (-1.18) & South Indian Bank (-0.44). (3) 1 Bank (i.e Kotak Mahindra Bank) did not upload Dec'20 quarter data. * However, Banks collectively improved the State's CD Ratio from 51.54 in the Sept'20 quarter to 52.79 in the Dec'20 quarter.
3.	<u>Financing under GECL:</u>	All Banks	As on 31st Mar'21 , Banks have sanctioned 1,26,504 accounts amounting to Rs1,928 Cr and disbursed 93,418 accounts amounting to Rs 1,515 Cr under the GECL of AatmaNirbhar Bharat programme .
4.	<u>Financing under PM SVANidhi:</u>	All Banks	As on 31st Mar'21 , Banks have sanctioned 16,932 PM SVANidhi applications amounting to Rs 16.93 Cr and disbursed to 13,142 applicants amounting to Rs 13.10 Cr under PM SVANidhi .
5.	<u>Financing under Fishery:</u> The Secretary, Fishery Dept., Govt. of Assam, raised the issue of existing low sanction rate of loans extended to fishermen and asked the banks to improve in financing to the fishery sector in the State. All Banks are requested to dispose the applications within 30 days.	All Banks	Banks confirmed regarding issuance of strict instructions to the branches for disposing the pending applications under Fishery KCCs on priority basis. During the current Financial Year upto 3 rd quarter, Banks disbursed 914 nos. amounting to Rs 8.58 Cr in the fishery sector. However, 14 Banks i.e Punjab & Sind Bank, Axis Bank, Bandhan, HDFC, ICICI, IDBI, IndusInd Bank, Jana Small Finance Bank, Karnataka Bank Ltd, Kotak Mahindra Bank, NESFB, South Indian Bank, YES Bank and APEX Bank have not disbursed any loan during the current FY in the fishery sector upto 3 rd quarter.

6.	GOVERNMENT SPONSORED SCHEMES (GSS): (i) Expressing serious concern over the consistently high pendency of loan applications under GSS, Shri Kumar Sanjay Krishna, IAS, Chief Secretary, Govt. of Assam, advised the Banks to dispose all the pending loan applications on Government Sponsored Schemes within 30 days from the receipt of applications.	All Banks	Banks have reported having issued instructions & notification to regional offices and to the branches operating in Assam to strictly adhere to the stipulated time period for taking GSS on priority basis. Banks reported monitoring over daily progress of sanctions and status of applications under GSS and the report is shared with the controllers of the branches for following-up. Age-wise PMEGP applications are being shared with the branch controllers on daily basis for monitoring and their review. Moreover, during every meeting held with all the stakeholders, the issue was emphasised and was given utmost importance.
	(ii) GSS Targets: To achieve 50% of the Targets for all the Government Sponsored Schemes by 30th November, 2020.	All Banks	In the FY(2020-21), the progress in the Dec'20 quarter over Sept'20 quarter , can be gauged from the fact that, under SHG , the current year credit linked amount increased by Rs. 377 Cr over the Sept'20 quarter, disbursement to JLG by Rs.71 Cr, disbursement under NRLM by Rs.315 Cr, disbursement under NULM by 3 Cr, disbursement under PMEGP by Rs.49 Cr and disbursement under MUDRA by Rs.2272 Cr over the Sept'20 quarter. As a result, 73% in NRLM, 46% in PMEGP, 11% in NULM and 49% of the annual Target in ACP too were achieved upto the end of 3 rd quarter in the State.
7.	MUDRA: The official from KVIC requested all the Banks to issue necessary instructions relating to collateral security to their branches for compliance.	All Banks	Banks have reported circulating guidelines regarding MUDRA and instructed all the branches not to insist on collateral security for loans upto Rs.10 Lakhs as per RBI Master Circular FIDD.MSME & NFS.12/06.02.31/2017-18 dated 27.07.2017.
8.	NRLM: CGM, NABARD asked Apex Bank and AGVB to dispose the pending SHG loan applications.	AGVB & APEX	AGVB reported that they had already achieved 112.43% of the FY target by disbursing 12593 numbers of ASRLM SHG proposals till 30 th Nov'20. AGVB & APEX may apprise the present status in the house. NRLM & NULM may apprise the present status of pending applications in the house.
9.	100% Digitisation Campaign in BAKSA DISTRICT: In order to achieve 100% digitization of Baksa district within the timeframe prescribed by RBI i.e. 31.03.2021, Banks were advised to conduct Digital Financial Literacy Camps on regular basis in Baksa District for 100% digitization.	All Banks operating in Baksa District	RBI has been monitoring the progress through monthly meetings with the banks; and SLBC also has been following-up with the banks to achieve the target within the set timeline. The current status of digitisation in Baksa District as on Feb'21: Out of total 541690 eligible Operative Savings Accounts, 88% of the accounts have been digitally covered (with at least one of the digital facilities); and out of 3568 eligible Operative Current/ Business Accounts, 89% of the accounts have been digitally covered (with at least one of the digital facilities). The following Banks are lagging behind in achieving 100% digitization of accounts in Baksa District as at the end of Feb'21: - (1) Below 90% in digitisation of Savings Accounts: (5 Banks) Union Bank, UCO, Central Bank of India, AGVB & Canara. (2) Below 90% in digitisation of Current Accounts: (6 Banks) Central Bank of India, Northeast Small Finance Bank, Canara, AGVB, Bank of India & Indian Bank.
10.	Digitisation of Land Record:	Govt. Dept.	Status of the land record digitisation to be appraised in the house.
11	Status of CLSS (Credit Linked Subsidy Scheme) in Assam	PMAY (Urban)	PMAY (Urban) to apprise the status in the house.

AGENDA-2

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2020:-

(Amount in Rs.Crores)

	Dec'19	March'20	Dec'20	YoY growth	YTD growth
Deposits	154312	162857	171110	16798	8253
Advances	80081	82590	90332	10251	7742
CD Ratio	52%	51%	53%		

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.12.2020:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
Bandhan Bank	355	Kotak Mahindra Bank	No Dec'20 Data (6% CD Ratio in the Sept'20 quarter)
Northeast Small Finance Bank	191	South Indian Bank	22
Ujjivan Small Finance Bank	123	Union Bank of India	25
Indusind Bank	107	Canara Bank	28
HDFC	87	Central Bank of India	31

c) BANK-WISE CD RATIO AS ON 31.12.2020:-

CD Ratio	No. of Banks	Name of Banks
Below 20%	1	Kotak Mahindra Bank (6% CD Ratio in the Sept'20 quarter)
20% to 30%	3	SIB, UNI, CAN
30% to 40%	9	CBI, UCO, PSB, FED, FED, IDBI, AGVB, BOB, IND, APEX
Above 40%	15	SBI, PNB, BOM, BOI, KBL, YES, IOB, ICICI, JSF, AXIS, HDFC, INDUS, UJJ, NESFB, BAND

d) DISTRICT-WISE CD RATIO AS ON 31.12.2020:-

CD Ratio 60% and above: 13 Districts		Between 40% to 60%: 16 Districts		CD Ratio below 40%: 4 Districts	
District	As on Dec'20 Qtr.	District	As on Dec'20 Qtr.	District	As on Dec'20 Qtr.
Westkarbi	81	Biswanath	59	Kamrupmetro	38
Lakhimpur	77	Sonitpur	58	Kokrajhar	38
Morigaon	75	Dhubri	57	Karimganj	37
Udalguri	70	Jorhat	56	Dimahasao	35
Dhemaji	69	Bongaigaon	55		
Nagaon	68	Tinsukia	55		
Darrang	67	Sibsagar	53		
Golaghat	65	Goalpara	51		
Kamrup	65	Majuli	50		
Baksa	63	Hojai	50		
Nalbari	61	Southsalmara	49		
Barpeta	60	Cachar	47		
Karbianglong	60	Charaideo	45		
		Dibrugarh	44		
		Hailakandi	43		
		Chirang	43		

Even during such a stressful time due to the persisting COVID pandemic, a good sign of resilience is that **except 2 Districts i.e Kamrup Rural & Golaghat**, all other Districts registered progress in CD Ratio in the Dec'20 quarter over Sept'20 quarter, led by **Dhemaji District (increased by 7%)**, **West Karbianglong (increased by 6%)**, **Dhubri, Bongaigaon, Karbianglong & Baksa (4% each) increase over the Sept'20 quarter CD Ratio.**

AGENDA-3**a) REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 31.12.2020:****SECTOR-WISE SUMMARY UNDER ACP (PRIORITY SECTOR):****(Amount in Rs.Crores)**

Sector	FY 2019-20 Q-3 (Dec, 2019)			FY 2020-21 Q-3 (Dec, 2020)		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	15758	5040	32	14775	3732	25
Crop Loan	8899	1207	14	8525	887	10
MSME	5869	7538	128	8778	8937	102
Other Priority Sector	2378	1033	43	3503	570	16
Total	24005	13611	57	27056	13239	49

HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE BY THE BANKS IN THE QUARTER-3 OF FY (2020-21):

Banks with the Highest Quarterly ACP (PS) Performance (More than 100%)		Banks with the Lowest Quarterly ACP (PS) Performance (Less than 20%)	
Bandhan Bank	244	Apex Bank	3
Yes Bank	172	Punjab and Sind Bank	10
IndusInd Bank	160	Punjab National Bank	10
ICICI	135	AGVB	16
Northeast Small Finance Bank	125	UCO	16
Ujjivan Small Finance Bank	106	IDBI	18
Jana Small Finance Bank	103	Bank of India	19

b) PRIORITY SECTOR ADVANCES AS ON 31.12.2020:**SECTORAL GROWTH UNDER PRIORITY SECTOR ADVANCES:-****(Amount in Rs.Crores)**

Sector	O/S as on Dec'19	O/S as on March'20	O/S as on Dec'20	YoY Growth	YoY Growth %	YTD Growth	YTD Growth %	CY PSL Adv % to Tot Adv
Agri Total	17133	17566	18018	885	5	452	3	20
Crop loan (out of Agri loan)	6131	5972	5584	-547	-9	-388	-6	6
MSME	22004	23088	26392	4388	20	3304	14	29
Other Priority Sector	9750	9178	10341	591	6	1163	13	11
Total	48887	49832	54751	5864	12	4919	10	61

The Priority Sector advance has increased from Rs. **48887** Cr. as on Dec'19 to **54751** Cr. at the end of Dec'20 i.e a YoY growth of Rs. **5864** Cr and a YTD growth of Rs. **4919** Cr.

However, negative growth of some banks in Crop loan in Dec'20 quarter over Sept'20 quarter have affected the Crop loan in the Dec'20 quarter. These banks are **UCO (-354 Cr)**, **Central Bank of India (-69 Cr)**, **IndusInd Bank (-64 Cr)**.

Total priority sector advances for the State of Assam stood at 61% of the total advances at the end of Dec'20 quarter.

(i) **AGRICULTURAL ADVANCES (PS):**

There is a YoY growth of Rs. 885 Crore and YTD growth of Rs. 452 Crore in **Agri priority sector advances** in the Dec'20 quarter.

The priority sector Agricultural Advances of Rs. 18018 Cr. as on Dec'20 Qtr. Stands at 20% of the total advances against the RBI benchmark of 18%.

However negative growth in the current quarter of some Banks like **Indian Bank (-201 Cr)**, **Central Bank of India (-175 Cr)**, **UCO Bank (-157 Cr)** in Dec'20 quarter over Sept'20 quarter, has impacted the level of Agriculture Advances.

(ii) **MSME SECTOR AS ON 31.12.2020:-**

(Amount in Rs.Crores)

Sub-Segment	O/S Dec'19	O/S March'20	O/S Dec'20	YoY Growth	YTD Growth
Micro	14122	14606	14894	772	288
Small	5997	6304	6355	358	51
Medium	2220	2123	2610	390	486
Other	-	-	1981	1981	1981
Total	22340	23033	26392	4052	3359

There is a YoY growth of Rs. 4052 Cr & YTD growth of Rs. 3359 Cr under Finance to MSME at the end of the Dec'20 quarter.

However, the negative growth of some banks in MSME in Dec'20 quarter over the Sept'20 quarter have impacted the growth in MSME in Dec'20 quarter. These banks are: **Federal Bank (-52 Cr)**, **ICICI (-50 Cr)**, **Ujjivan (-27 Cr)**, **AGVB (-14 Cr)**, **HDFC (-12 Cr)**, **Bank of Maharashtra (-11 Cr)**.

c) **PRADHAN MANTRI MUDRA YOJANA (PMMY) AS ON 31.12.2020:-**

MUDRA: Amount in Rs.Crores								
As on Dec'19			As on March'20			As on Dec'20		
	O/S No.	O/S Amount.		O/S No.	O/S Amount.		O/S No.	O/S Amount.
Shishu	724593	1953	Shishu	520164	1200	Shishu	681218	1413
Kishore	343601	3219	Kishore	116030	1617	Kishore	869519	5775
Tarun	16466	1033	Tarun	18294	1111	Tarun	21961	1157
Total	1084660	6205	Total	654488	3928	Total	1572698	8345

There is a YoY growth of Rs. 2140 Cr and YTD growth of Rs.4417 Cr in MUDRA in the Dec'20 quarter.

d) **GOVERNMENT SPONSORED SCHEMES (GSS):**

PERFORMANCE AS ON 31.12.2020 @ TARGET IN 2020-21 IS GIVEN BELOW:

(Amount in Rs.Crores)

GSS	Target (No)	Disbursement No.	Disbursement Amount	Existing O/S No.	Existing O/S Amount.
PMEGP	5836	2659	74.30	32617	450.13
NULM	4350	495	6.16	1377	14.09
NRLM	45000	32876	574.00	67414	631.84
SUI	NA	675	71.84	1604	209.09

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON DEC'20 QUARTER ARE:

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

AGENDA- 4

REVIEW OF FINANCIAL LITERACY & FINANCIAL INCLUSION INITIATIVES:-

STATUS OF FINANCIAL LITERACY CAMPS (FLCs):

Quarter	No. of FLC Camps conducted during each Quarter	
	FY (2019-20)	FY 2020-21 till Dec'20
June	570	99
Sept	600	249
Dec	834	861
March	1043	NA
Total No. of FLC Camps	3047	1209

The Banks are requested to comply with the RBI instructions of ensuring conduct of one FLC meeting by each rural Branch on a monthly basis.

DETAILS OF ENROLMENT UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE NOS.31.12.2020)

SI No.	Account Type	Cumulative Numbers
1	PMJDY	18238345
2	PMJJBY	1051013
3	PMSBY	3011266
4	APY	533004

AGENDA- 5

- a) RSETI: There are 26 RSETIs in Assam. The performances of the RSETIs for the FY(2020-21) as on 31.12.2020, are as under:-

Sponsoring Bank	Location of RSETI	Annual Training Target	Training Actual up to date	Nos. of Settlement	Settlement rate in %	Nos. of Credit Linkage	Credit Linkage in %
SBI	Baksa	275	354	287	81.07	259	90.24
	Chirang	250	250	88	35.20	4	4.55
	Dima Hasao	300	298	147	49.33	4	2.72
	Karbi Anglong	350	261	181	69.35	72	39.78
	Udalguri	470	561	222	39.57	103	46.40
PNB	Cachar	500	268	140	52.24	83	59.29
	Dhemji	450	204	5	2.45	0	0.00
	Dibrugarh	450	254	149	58.66	9	6.04
	Golaghat	500	139	26	18.71	5	19.23
	Karimganj	400	204	186	91.18	40	21.51
	Lakhimpur	450	222	91	40.99	0	0.00
	Morigaon	540	355	268	75.49	60	22.39
	Sibsagar	445	168	106	63.10	8	7.55

UCO	Barpeta	720	430	77	17.91	37	48.05
	Dhubri	720	282	207	73.40	0	0.00
	Goalpara	720	372	53	14.25	33	62.26
	Kokrajhar	720	348	120	34.48	7	5.83
	Mangaldoi	720	100	23	23.00	15	65.22
	Nalbari	680	329	211	64.13	49	23.22
AGVB	Bongaigaon	300	85	142	167.06	25	17.61
	Jorhat	380	137	61	44.53	28	45.90
	Kamrup	325	246	104	42.28	64	61.54
	Kamrup (Metro)	380	36	7	19.44	0	0.00
	Sonitpur	375	183	109	59.56	99	90.83
CBI	Tinsukia	450	250	201	80.40	113	56.22
RUDSETI	Nagaon	525	315	44	13.97	24	54.55

b) ALLOTMENT OF NEW RSETIs: Opening of New RSETIs in 7-Districts of Assam:

SLBC has assigned the task of opening RSETIs in 7 Districts to the following 5 Banks: -

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

SLBC requested the SRLM authority to provide accommodation / premises of 8000 sq. ft. area free of cost till the construction of permanent building of RSETIs and also to allot land free of cost for establishment of RSETIs.

c) Pending Claims for reimbursement of training expenses of RSETI:

Regarding settlement of pending claims of **Rs 1.99 Cr** pertaining to SBI alone, SLBC have already taken up the matter with ASRLM number of times, but SLBC is yet to get any response. ASRLM to apprise the house.

AGENDA-6

ASPIRATIONAL DISTRICTS' (AD) PERFORMANCE UNDER DIFFERENT BANKING PARAMETRS: STATUS AS ON 31.12.2020

Assam		FY(2020-21)				O/S Amount in Rs.Crore					
7 Districts		CD Ratio-1		ACP Achieved %		KCC		PMEGP		MUDRA	
		Sept'20	Dec'20	Q-3 (2019-20)	Q-3 (2020-21)	As on Sept'20	As on Dec'20	As on Sept'20	As on Dec'20	As on Sept'20	As on Dec'20
1	Baksa	59.52	63.04	21.00	30.44	173.50	147.11	70.98	92.29	20.58	60.09
2	Barpeta	58.06	60.24	41.00	28.94	277.88	251.17	14.72	14.63	69.12	410.35
3	Darrang	64.17	67.12	45.00	43.86	205.51	173.89	12.84	14.28	46.06	254.48
4	Dhubri	52.77	56.63	55.00	26.43	158.58	147.88	18.19	17.50	69.19	384.00
5	Goalpara	48.41	50.61	31.00	27.04	114.84	112.36	11.58	11.07	25.84	160.88
6	Hailakandi	39.83	42.82	27.00	28.94	87.39	89.17	6.15	7.01	22.68	134.12
7	Udalguri	67.47	69.71	11.00	17.54	205.71	195.60	27.38	26.09	18.67	44.19

Total	55.75	58.51	36.00	28.72	1223.40	1117.18	161.85	182.88	272.15	1448.11
All Assam	47.38	48.66	57.00	48.93	6103.05	5650.28	428.61	450.13	1338.32	8345.19
7 ADs to Assam%					20.05	19.77	37.76	40.63	20.34	17.35

	Assam	Social Security Schemes (in Cumulative Nos.)							
		PMJDY		PMJJBY		PMSBY		APY	
		As on Sept'20	As on Dec'20	As on Sept'20	As on Dec'20	As on Sept'20	As on Dec'20	As on Sept'20	As on Dec'20
1	Baksa	574260	585623	27531	29975	96143	81400	13087	15081
2	Barpeta	1047862	1153667	33929	37123	139239	138629	19928	20330
3	Darrang	642389	701770	27684	31751	80285	88157	12977	13837
4	Dhubri	1112793	1165406	23866	27724	135749	148454	16667	18609
5	Goalpara	508031	558518	18184	20481	81969	90865	11678	12420
6	Hailakandi	310270	320992	14005	15473	39610	43965	7404	8231
7	Udalguri	534554	578080	30363	34209	65507	75694	9082	12580
	Total	4730159	5064056	175562	196736	638502	667164	90823	101088
	All Assam	17779872	18238345	955135	1051013	2875650	3011266	482687	533004
	7 ADs to Assam%	27	28	18	19	22	22	19	19

AGENDA- 7

Any other item with the permission of the chair.