**Agenda of SLBC meetings for the quarter ended June 2024**

1. Confirmation of Proceedings / Minutes for the meeting for the quarter ended March 2024

2. Review of Action Points of SLBC meeting for Combined quarter ended June 2024.

3. Review of banking parameters: -

1. Deposits, Advances and CD- ratio
2. Districts with lower than 40% C-D ratio (review of status and progress in MAP)
3. Achievement under ACP and PSL
4. Discussion on Lending towards Govt Sponsored Schemes (GSS)
5. DAY-NRLM
6. DAY-NULM
7. PMMY
8. PMEGP
9. Stand Up India
10. PM-SVANidhi
11. PMFME
12. NPA in GSS and position of certificate cases and recovery
13. KCC crop loan and insurance under PMFBY
14. Grant of Education loan
15. Flow of credit to MSME sector
16. Discussion of action points pertaining to the meetings of Standing Advisory Committee (SAC) of RBI / EC-MSME forum
17. Credit to Women Owned MSME
18. Digital products for MSME lending
19. Initiative by SIDBI

4. Enhancing Famers’ income:

Development of Irrigation facility, Promotion of ancillary activities, Creation of Start Up Ecosystem in Agri and allied sector, Promotion of organic farming, Promotion of value addition through food processing, Investment in Warehousing and cold chain & rural/Agri, infra (Godown, solar power etc) etc.

5. Discussion on policies of Central and State Government viz.: -

MSME policy, Start Up policy, Industrial Policy, Renewable Energy Scheme of Central/State Govt. (If already discussed in Sub Committee on Govt. Sponsored Schemes, the decision may be placed at SLBC meeting)

* Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM)
* PM – Surya Ghar: Muft Bijli Yojana
* New National Biogas and Organic Manure Programme
* Subsidy in addition to the central financial assistance, to residential solar consumers

6. Status of digitization of land records in Assam and Implementation of Model Land Leasing Act, 2016

7. Status of Financial Inclusion, Digitisation & Social Security Schemes (If discussed in Sub-Committee on Financial Inclusion, the decision may be placed before SLBC meeting): -

1. Status of opening banking outlets in Unbanked Rural Centres (URCs)-Banking outlets in Tier 3 Tier 6 centres.
2. Review of operations of BCs
3. Hurdles/Issues and Inactive BCs
4. Appointment of ASRLM trained SHGs as BCs (Not required, if discussed in Sub-Committee)

c) Digital delivery channels: - (Not required, if discussed in Sub-Committee on Financial Inclusion)

i) Expanding and Deepening of Digital Payment Ecosystem (EDDPE)- Status of coverage of remaining districts of Assam and related challenges to achieve the target by March 2025.

ii) ATM penetration status in 16 ATM deficient districts of Assam-Status and Challenges

iii) Progress in coverage of ATMs in Aspirational Blocks

d) Financial Literacy Camps held during the quarter ended June 2024 and digital Financial Literacy initiatives by banks in the quarter.

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.

9. RSETI and Skill Development

i) Pending claims of RSETI, ii) Credit linkage and training programmes of RSETI, iii) Setting up of 9 new RSETIs iv) Developments, if any pertaining to KVK, NSDC, Horticulture etc., v) Status of upcoming RSETIs- progress.

10. Sharing new initiatives and Success stories for replication across the state (if any, to be presented by any stakeholders)

11. Discussion on Market Intelligence issues

* Banking related Cyber frauds
* Ponzi Schemes
* Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public

12. Performance of KPIs in Aspirational Districts & Aspirational Blocks

13. Timely Submission of Data by banks- adhering to the schedule of SLBC meeting

14. RBI Suggested Agenda:

1. Need for appointment of dedicated FL Counsellors by Lead Banks in Assam.
2. Inconsistency in number of blocks reported by SLBC and Govt. of Assam (Dept of Economics & Statistics)

15. Miscellaneous

1. Compliance of Provisions of Real Estate (Regulation and Development) Act, 2016 by concerned Banks for allowing withdrawal from the Account by the Promoter.

16. Any other matter with permission of Chair.