

Annexure F

STATE LEVEL BANKERS' COMMITTEE, ASSAM **MINUTES OF THE MEETING FOR THE QUARTER JUNE, 2016 HELD ON 06.10.2016 AT** **ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended June, 2016 was held on 6th October, 2016 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri Vinod Kumar Pipersenia, Chief Secretary of Assam in the chair. The meeting was attended by the Hon'ble, Chief Minister of Assam, Sri Sarbananda Sonowal, Chairman, State Innovation and Transformation Aayog (SITA), Sri Dipok Kumar Barthankur, Jt. Sceretary, DFS, New Delhi, Sri Pankaj Jain and other senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments.

2. Shri V.K.Pipersenia, Chief Secretary, Govt. of Assam in his opening address welcomed Hon'ble Chief Minister of Assam, Sri Sarbananda Sonowal, Sri Pankaj Jain, Sri Dipok Barthankur and Sri P.V.S.L.N. Murty, Chief General Manager, SBI, on behalf of SLBC, Assam.

3. The Chief General Manager, SBI, Sri P.V.S.L.N. Murty felicitated Hon'ble Chief Minister and other distinguished guests on the dais.

4. A brief presentation was made by Dr.Ravi Kota, I.A.S, Commissioner and Secretary, Finance Department, GoA, on the "Chief Minister's Samagra Gramya Unnayan Yojana" (CMSGUY).

5. Sri Ravi Kota highlighted some salient points of the scheme which envisaged all round inclusive development of the state. The scheme would be "village-centric" and the focus would be on the rural areas where a lot of untapped potential still exists. This would also automatically increase the CD ratio of the state. For this ambitious programme, the Govt.of Assam has already allotted Rs. 500 crores and this would be transferred to the CMSGUY Mega Mission Society shortly. The goal of the Mission is to double the farm income of the state of Assam within 2021-22. Assam has 25425 census villages as on date. The dream of the Govt. is to include each village within the next five years.

Sri Kota said that till date 12 Missions have been identified within this Mega Mission:

- i) Land Management & Conservation,
- ii) Fisheries,
- iii) Agriculture,
- iv) Milk,
- v) Poultry & Piggery,
- vi) Sericulture,
- vii) Khadi & Village Industries,

- viii) Road Communication,
- ix) Broad band & Citizen Services,
- x) Semi- Processing & Processing,
- xi) Commercial Plantation and
- xii) Youth development & Cultural Renaissance.

The Funding, Monitoring and Coordination will be done by Finance Department, GoA. For 2016-17 FY, SLBC has already allotted the target of Rs. 11,000 crores for Priority Sector advances. He requested the Banking Sector to work together with the Mission Committee to improve the Priority Sector Lending including enrolment under the Social Security Schemes, PMMY, and Mobile Seeding etc. to assist the villagers. The banks could also extend credit through group lending in the form of Self Help Groups and Joint Liability Groups.

6. Sri Dipok Kumar Barthakur, Chairman, State Innovation and Transformation Aayog (SITA) stated that State Level Bankers' Committee is the joint forum of the senior Govt. officials and Bank representatives constituted under Reserve Bank of India guidelines to facilitate better coordination and understanding between State Govt. and Bank functionaries at different levels, and to take up policy initiatives to create a cohesive environment for effective credit flow to various sectors, to monitor credit disbursement to the beneficiaries under various Priority Sector Schemes of the Govt. like Agriculture, MSME and generally revise strategy to improve poor CD Ratio of the state. In the changing socio-economic context, it is necessary to revisit the original policies to assess whether the SLBC has served its purpose as an effective instrument for the continuous evaluation of the performance of the Banks and other Financial Institutions in the state.

7. Hon'ble Chief Minister of Assam, Sri Sarbananda Sonowal focused on Hon'ble Prime Minister's different "flexi schemes".

i) He expressed his apprehension that the implementation of MUDRA scheme may not be as per the expectation of the people of the state. A few banks have reportedly refused to sanction loans under PMMY. He requested CGM, SBI to play a key role in this regard and all the "flexi schemes" should be implemented in letter & spirit. The Hon'ble Prime Minister of India's priority is to promote the poorest of the poor of the country and with this aim PMJDY, PMMY and all other schemes have been introduced and are being implemented.

(Action : SLBC/ All Banks)

ii) The Chief Minister believed that the state has enormous potential and the state govt. is trying to focus in Organic Sector. He informed that there are more than 1,25,000 small tea growers in the state. Organic tea has got better market than other variants of tea. He requested Bankers to come forward to encourage the small tea growers in the organic tea sector.

(Action : All Banks)

iii) The State Govt. is trying to strengthen the rural economy with the support of the people living in country side and Govt. has already set target of 25,000 villages under

CMSGUY. State Govt. wants to address the issues as well as to capitalise the potential available in the villages in different sectors like milk, poultry, and piggery etc.

iv) Govt. also wants to develop the Youth Club throughout all villages and every youth club should have the opportunities not only to focus in the sporting field, but also in the skill development sector. He requested Bankers to support the Govt. to build-up Youth Clubs in all 25,000 villages by providing expertise for the skill development programme.

(Action : All Banks)

v) Sri Sonowal said that flood and erosion are serious concerns for the state and hence full fledged support has been extended by World Bank, Asian Development Bank and Water Resources Department, GoI to overcome the threat. He said since the state is having approximately 5000 k.m.of river bank and covering the embankment at various places, while land is being eroded day by day, needs immediate attention, and Banks can play a part in strengthening those areas which will in turn will safeguard of villages and result in doubling the farm income. Moreover he added that Banks will get whole hearted support from State Govt. in recovery of loans.

(Action : All Banks / State Govt.)

8. Mr. V.K. Pipersenia, Chief Secretary of Assam conveyed his gratitude to the Hon'ble Chief Minister for his inspiring and encouraging speech. He expressed concern about the low CD Ratio of the state. Further emphasising the words of Hon'ble Chief Minister he added that following three points have to be considered as most important:

i) Increasing CD Ratio

ii) The Chief Minister ensured full support to Banks in recovery. Sri Pipersenia said that Finance Department, GoA with the help of SLBC is working on a computerised Bakijai System, so that everything is done online.

iii) Formation of a committee under the chairmanship of Sri Dipok Kumar Barthakur to look into Credit Flow in the state.

(Action : Finance Department)

Sri Pipersenia suggested that in future the SLBC meeting will start with a review of the best performing banks in various areas and felicitate those Banks.

(Action : SLBC Convenor)

The Chief Secretary also suggested to issue Certificate of Appreciation to the Banks for June, 2016 quarter in the fields of Best CD Ratio, MUDRA loans and Priority Sector Advances:

i) **C D Ratio** : 1st – Bandhan Bank, 2nd – Indusind Bank, 3rd – Bhartiya Mahila Bank

ii) **MUDRA Loan**: a) **SISHU** – 1st – HDFC, 2nd – Allahabad Bank, 3rd – Canara Bank

b) **KISHORE**– 1st – SBI, 2nd – UBI, 3rd – AGVB

c) **TARUN** – 1st – SBI, 2nd - UBI, 3rd – IDBI

iii) **PRIORITY SECTOR ADVANCES: 1st – SBI, 2nd – UBI, 3rd – AGVB**

9. Sri Pankaj Jain, Joint Secretary, Department of Financial Services, New Delhi focused on Credit Growth and GDP of the state as well as the country. He expressed concern on whether the people of Assam are getting their required loans for growing or expansion of their existing business. He requested Bankers to select the genuine borrowers and finance them so that they can contribute for doubling the Farm Income in Agriculture and Allied Sectors like Poultry, Fisheries, and Animal Husbandry etc. Banks have to concentrate much more in bigger loans also. The C D Ratio in the state is not up to the mark in comparison to certain states of the country. He suggested Banks to change their basic approach towards lending, to increase the C D Ratio of the state.

10. Sri V.K.Pipersenia conveyed his gratitude to Sri Pankaj Jain for his enlightening words. He requested Bankers to adopt the best practices of their own banks from other regions.

11. On behalf of Bankers and NABARD, The Chief General Manager, NABARD, Smt. Rajashree K. Baruah assured the state govt. that banks would do their level best for the state.

12. The meeting ended with a Vote of Thanks given by Sri Om Prakash Mishra, General Manager (NW-I), SBI.

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LIST OF PARTICIPANTS IN THE SLBC (ASSAM) JUNE, 2016 QUARTER MEETING

ON 06.10.2016

(A) 1.	Sri Sarbananda Sonowal	Chief Minister	Govt. of Assam	
(B) RBI, NABARD, SIDBI etc.				
2	Shri. Aridaman Kumar	DGM	RBI	Guwahati
3	Ms. Tamanna Mushahary	AGM	..	..
4	Ms. Rajasree Baruah	CGM	NABARD	..
5	Sri S. S. Saha	GM	..	..
6	Dr. K.U.Viswanathan	GM,	NABARD	..
7	Shri Sanjeev Gupta	DGM	SIDBI	..
(C) State & Central Govt. officials & Other Banks				
8	Sri V. K. Pipersenia	Chief Secretary	GoA	..
9	„DipokKr. Barthakur	Chairman, SITA	..	..
10	Dr. Ravi Kota	Comm.& Secry, (Finance)	..	..
11	Sri Imdadul Haque	Comm.& Secry (Finance)	..	..
12	„ T.K.Roy	Secy. To CM's Sectt.	..	..
13	„ P.K.Hazarika	Director(Horticulture)	..	..
14	„ B.K.Saikia	Sr.ADO(Horticulture)	..	..
15	„ R. Baruah	Addl. Secretary(Revenue)	..	..
16	„ B.N. Doley	Addl. Secretary (I&C)	..	..
17	J.U.Khan	Nodal Officer(Agriculture)	..	..
18	Smt.EvaDeka Kalita	Director, (IF)Finance	..	..
19	Sri Pankaj Jain	Joint Director(DFS)	Gol	New Delhi
20	Ms.Udita Singh	Asst.Secy.(DFS)	..	..
21	KanlyanmoyChanda	RC (HUDCO)	..	Guwahati
22	Sri Subhash Ghosh	SM (HUDCO)	..	..
23	„ K.K.Mourya	Mktg.Officer(Agri)	..	..
24	Sri Gunagobinda Das	Consultant (F I)ASRLMS	..	..
25	Dr. Rousy Baruah	PM-FI (ASRLMS)	..	..
26	Sri A.Borah	COA (ASRLMS)	..	..
27	Dr.Himadri Konch	SPM-FI(ASRLMS)	..	..
28	Sri D.K.Baruah	SPM-FI&ME(NULM)	..	..
29	Sri Ranjit Kalita	N.O.(NULM)	..	..
30	Sri A.K.Nath	Project Head	BYST	..
31	Kangkana Sarma	Officer	..	..
32	Sri S.K. Das	Incharge Officer	SFAC,R.O.	..
33	Sri Rahul Amin	CEO	AVGCSL	..

34	Sri Kukil.Das	Director	AVGCSL	Guwahati
35	Sri D.K.Deka	GM	AIDC	„
36	„ S. S. Singh	Chairman	AGVB	„
37	Sri K.N.Talukdar	Managing Director	ACAB	
38	Sri N.R.Samal	DGM	Union Bank	„
39	Sri Rajiv Kumar	DGM	IDBI	„
40	Sri K.P.Sahu	DGM	Uco Bank	„
41	Sri S.K. Rastogi	DGM	Vijaya Bank	„
42	Sri P.L.Bhattacharyya	DGM	Indian Bank	„
43	Sri S.K.Dash	DGM	PNB	„
44	Sri N. Behera	Regional Head	BoB	„
45	Dr.Ripa Neog	Regional Head	Indusing Bank	
46	„ Abhoy Kumar	Cluster Head	Bandh Bank	„
47	„ N. Shyam Sunder	DZM	CBI	„
48	„ S. K. Ghosh	Chief Reg. Manager	IOB	„
49	„ M. Pator	Sr. Br. Manager	OBC	„
50	S. K. Behera	Sr. Manager	Vijaya Bank	Guwahati
51	Mrs. M. Roy Bora	Manager	Dena Bank	„
52	Sri R. Sarma	Chief Manager	AGVB	„
53	„ Hemanta Bayan	Dy. Vice President	HDFC	„
54	„ B.D.Mishra	Vice President	Axis Bank	„
55	„ Rakesh Das	Manager	Axis Bank	„
56	„ Kumar Gaurav	Sr. Br. Manager	Andhra Bank	„
57	„ Ratan Mandal	Chief Manager	BOM	„
58	Dr. S.K.Nayak	Asstt. Gen Marager	Corpn Bank	„
59	„ Bhaskar Sarma	Area Manager	KMB	„
60	„ B.K.B.Gohain	Asstt. Gen. Manager	UCO Bank	„
61	„ Ashim Das	VP, CBL	YES Bank	„
62	„ Sadhan Roy	Asstt. Gen Manager	Fede Bank	„
63	„ Abhijit Mohan	Manager	Fed Bank	„
64	„ J.K.Mallick	Manager	Central Bank	„
65	„ Samir Barthakur	AVP	KMB	„
66	„ Sudip Dhar	LDM, Kamrup(M)	UCO Bank	„
67	„ S. Bhattacharjee	Sr. Manager	UCO Bank	„
68	„ S. Saha	Div. Manager	Canara Bank	„
69	„ C.G.Mourya	Manager	Canara Bank	„
70	„ B.Dutta Gupta	Manager	UBI	„
71	„ A.K.Prasad	Sr.Manager	All Bank	„

72	Sri Pintu Bhanja	Sr. Manager	Indian Bank	Guwahati
73	„ R. K. Gupta	Sr. Manager	Syn Bank	„
74	„ S.Bhattacharjee	Sr.Manager	BOB	„
75	„ Saurav Dutta	Manager	SIB	„
76	„ N.K.Hazarika	Zonal Manager	P&S Bank	„
77	„ P.P.Goswami	EVP	Yes Bank	„
78	„ P. Nath	Vice President	HDFC	„
79	„ D.S.Sarkar	Manager	IDBI	„
80	„ K. Selvam	Chief Manager	Syn Bank	„
81	„ Vincent Lakra	Zonal Manager	BOI	„
82	„ Jitesh Jose	Manager	KBL	„

D) Convenor Bank

83	Sri P.V.S.L.N.Murty	Chief General Manager	SBI	Guwahati
84	„ O.P.Mishra	General Manager	„	„
85	„ I.S.Pongener	DGM(OR)	„	„
86	„ J. Sahoo	DGM (B&O)	„	„
87	„ Z.T. Kiangte	AGM(LB&RRB)	„	„
88	„ B.C.Paul	AGM(LB&RRB)	„	„
89	„ S. R. Saha	AGM(ABU)	„	„
90	„ A. Barthakur	AGM (SME)	„	„
91	„ Tarapada Das	CM (SME)	„	„
92	Ms. A. Nagaholi	CM (LB&RRB)	„	„
93	Sri M.C.Das	Manager(LB&RRB)	„	„
94	„ P. Basumatary	Dy.Manager(OR)	„	„
95	„ Kumar Anubhav	Dy Manager (LB&RRB)	„	„
96	Smt. G. Baruah	Asstt. Mgr(LB&RRB)	„	„
97	„ G. Bhuyan	C. A. (LB&RRB)	„	„
98	„ P. Gogoi	Programmer	NIC	„