

RECORD OF DISCUSSIONS OF THE STATE LEVEL BANKERS' COMMITTEE
MEETING, ASSAM FOR COMBINED MARCH'20 AND JUNE'20 QUARTERS,
HELD ON 21.10.2020 IN ASSAM ADMINISTRATIVE STAFF COLLEGE,
KHANAPARA

List of officials is enclosed at Annexure-I.

The State Level Bankers' Committee Meeting was conducted for the combined quarters ended March, 2020 and June, 2020 on 21st October, 2020, in the Assam Administrative Staff College, Khanapara, Guwahati. The meeting was co-chaired by Chief Secretary, Assam, Kumar Sanjay Krishna, IAS, and Regional Director, RBI, Guwahati, Shri Manoranjan Dash.

The Meeting was attended by the senior officials of RBI, NABARD, member Banks, Government line departments and various other agencies. The following dignitaries were also present in the meeting-

1. Shri Samir Kumar Sinha, IAS, Principal Secretary to the Govt of Assam, Finance Department
2. Shri S S Saha, Chief General Manager (CGM), NABARD
3. Smt. Suranjana Dutta, General Manager (GM), Network-I, SBI, North East Circle

Shri Susanta Kumar Sahoo, DGM, SLBC, Assam, on behalf of SLBC, welcomed everyone present in the august hall. He, first of all, expressed sincere appreciation towards the State Government for facilitating the operation of banking services in the State during the lockdown period of COVID'19 pandemic. He also appreciated the banking fraternity for delivering uninterrupted banking services to the people of the State of Assam during this period.

Smt. Suranjana Dutta, GM, SBI, in her keynote address, gave brief and detailed highlights of the achievements of the banking sector in the State of Assam and the roadmap ahead. She expressed hope that the dreams of the people of Assam which have been put to a halt due to the current pandemic will be back on the track once again and emerge as the rising economy in the North-eastern part of the country.

Shri Manoranjan Dash, Regional Director, RBI, in his address, pointed out that credit starved districts in the State should be singled out, for financing of biogas and solar pumps. He expressed about 6 pillars of financial services. To take forward the Financial Inclusion, each Block should have a Financial Literacy Centre (FLC). He also advised the Banks to ensure data integrity while submitting the same to both SLBC and RBI. **(Action- All Banks)**

Shri S S Saha, Chief General Manager (CGM), NABARD, while making a detailed presentation on the **Financial Facility Under Agri Infrastructure Fund**, requested the Agriculture Dept., GoA, to constitute a State Level Monitoring Committee (SLMC). He requested the SLBC to instruct the LDMs of Districts where NABARD DDMs are not present to be the Member secretary of District Level Monitoring Committee (DLMC).

(Action- SLBC, LDMs)

AGENDA PRESENTATION:

Shri Abhishek Pratap, AGM, SLBC, Assam, presented the Agenda of the meeting and following action points emerged out of the discussions:

GOVERNMENT SPONSORED SCHEMES (GSS):

Expressing serious concern over the consistently high pendency of loan applications under Govt. Sponsored Schemes, Kumar Sanjay Krishna, IAS, Chief Secretary, Govt. of Assam, advised the Banks to dispose of all the pending loan applications on Government Sponsored Schemes within 30 days.

(Action- All Banks)

The official from KVIC raised the issue of collateral security being insisted by some of the banks upon the prospective borrowers to avail loans under MUDRA. He, therefore, requested all the Banks to issue necessary instructions relating to collateral security to their branches for compliance. Further, he requested all the banks to dispose off the pending PMEGP applications within 30 days.

(Action- All Banks)

On **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)**, a newly launched scheme to empower Street Vendors, the official from NULM, informed the house that there is still lack of awareness at Branches level and this should not be a reason for delay in sanctioning of the loan to the borrowers.

Smt. Suranjana Dutta, GM, SBI asked the Banks to give the small ticket size PM SVANidhi loans to Street Vendors and dispose off any pending application before the festive season of October, 2020 ends.

DGM, SME Dept, SBI raised the issues relating to the financing under PM SVANidhi i.e the requirement on the possession of vendors' certificate and inability of the branches to contact the applicants for documentation in the absence of valid mobile numbers.

(Action- All Banks)

Shri Samir Kumar Sinha, IAS, Principal Secretary, GoA, informed the house that Govt. of Assam is in the process of launching Orunodoi, R-SVAYEM Schemes and requested the Banks to help in opening accounts of the target group for enabling payment of DBT to the beneficiaries.

In regard to **Financing under Fishery**, 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.

(Action- All Banks)

National Rural Livelihoods Mission (NRLM): The official from NRLM said that Banks should not ask documents from all the SHG Members if the minimum criteria are fulfilled by the representatives of the SHGs. CGM, NABARD asked the branches of Apex Bank and AGVB to dispose of the pending SHG loan applications.

(Action- AGVB & APEX)

RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETI): On issue of low credit linkage in RSETIs, Smt. Suranjana Dutta, GM, SBI suggested for providing training on financial discipline to prospective borrowers under various schemes in RSETIs. Expressing concern over the low credit linkage in the RSETIs in the State, DGM, SLBC suggested to the Government Departments for channelizing the prospective eligible borrowers of PMEGP/MUDRA/SHG towards the RSETIs so that there is a higher rate of credit linkage of the trained candidates.

SLBC raised the issue of pending claims of RSETIs with ASRLM. The official from the ASRLM informed the house that ASRLM has agreed to settle the claims of RSETIs pending since 5 years. NRLM had requested to set up RSETI in 7 districts of Assam. It was decided to discuss the issue of setting up RSETI in a sub-committee meeting.

(Action- RSETIs, SLBC, ASRLM)

CREDIT DEPOSIT RATIO: Considering the low CD Ratio of Assam hovering around 50%, Shri Samir Kumar Sinha, IAS, Principal Secretary, Finance Deptt., GoA asked the SLBC to conduct Sub-committee meeting for improving CD ratio for banks having CD ratio below 20%. He informed the house the need for distribution of government funds among the Banks on basis of performance of banks in various parameters. He said that Chief Secretary, GoA will take up the matter with CEOs of respective Banks who are unable to achieve the required CD Ratio by the end of the current fiscal.

(Action- SLBC, Banks)

Unbanked Villages: With regard to India Post Payment Bank (IPPB), SLBC had received requests from Corporate Office of IPPB requesting SLBC in due consultation with the State Government, to consider 70 villages in Assam as covered by IPPB banking touch-points even though their identified Banking touch-points are falling beyond the 5 kms radius criteria, as the IPPB Banking agents / Postal employees (GDS/ BPM) within these banking touch-points are providing banking services to these villages. The request made by the India Post Payment Bank has been approved by the house.

100% Digitisation Campaign in BAKSA DISTRICT: As per the data reported by banks as on June, 2020 quarter, only **41.91%** of operative SB Accounts are covered with at least one of the facilities - Debit/RuPay cards, Net Banking, mobile banking, UPI, USSD and **13.10%** of operative Current Accounts are covered with at least one of digital modes of payments - Net Banking, POS, QR etc. Banks have been advised to improve the digitization of operative SB Accounts and operative Current Accounts so that 100% digitization of Baksa district can be completed within the timeframe prescribed by RBI i.e. 31.03.2021. Banks are also advised to conduct Digital Financial Literacy Camp on regular basis in Baksa District for 100% digitization.

(Action- All Banks in Baksa District)

Chief Secretary, Govt. of Assam, while appreciating banks' finance under Atmanirbhar Bharat Programme, once again, asked the Banks to focus on implementing Government Sponsored Schemes. He also advised the banks with low CD ratio to improve their performance in the next quarter.

The meeting ended with a vote of thanks by the DGM, SLBC to the Chair.

Annexure-I

LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING FOR COMBINED MARCH & JUNE, 2020
QUARTERS HELD ON 21.10.2020, VENUE: ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA

(A) RBI, NABARD, SIDBI etc.:

Organisation	Representative	Designation
RBI	Shri Manoranjan Dash	Regional Director
NABARD	Shri S S Saha	Chief General Manager
NABARD	Shri S Pal	DGM
NABARD	Shri Raj Kandini	AM
SIDBI	Shri G Brahma	AGM

(B) State & Central Govt. Officials:

Organisation	Representative	Designation
Government of Assam	Shri Kumar Sanjay Krishna, IAS	Chief Secy, Government of Assam
Finance Deptt., GoA	Shri Samir Kumar Sinha, IAS	Principal Secy, Finance Department
P&RD Deptt., GoA	Dr. J.B. Ekka, IAS	Principal Secy, P & RD Department
Finance Deptt., GoA	Smt. Laya Madduri, IAS	Secy., Finance Department
Finance Deptt., GoA	Nazreen Ahmed, ACS	Addl Secy
Finance Deptt., GoA	Smt. Eva Deka	Director, Finance (IF) Deptt, GoA
Finance Deptt., GoA	Dr. Uday Praveen, IAS	Dy. Secy., Finance Department
Industries & Comm.	K.L.Baishya	Joint Director
MSME-DI, GOI	N.K Dominic	Asst Director
Agriculture	Kumud Ch Kalita	Secretary
KVIC	Dr Sukamal Deb	DY CEO NEZ I/C
KVIC	Milton Pathak	Asst Director
NULM	Suvasish Das	MD
NULM	D.K Baruah	State Project Manager
ASRLM	Hemkrishna Bora	PM-DIGITA FIN
ASRLM	Dr. Himadri Korich	COO-PROG
ASRLM	Amrit K Borah	Chief Operating Officer
BSNL	C.B Bharti	AGM
Horticulture	I.M.Talukdar	Astt.General Manager
Dairy Devp	Sri Pulak Borthakur	

P&RD	Dr J B Ekka	Principle Secretary
Power& Deptt	Syeda Hasina M Rahman	Secretary
A.H & Vety Deptt	Dr.Pulin Chandra Das	Addl Director
Deptt Of Fishery	Ratul Sarma	NOKC
DoT	Amit Kumar	ADET®
National Livestock Mission	Dr. Abdul Jalil	Coordinator

(C) Banks:

Organisation	Representative	Designation
A.G.V.B	Ramukrishna Sarma	Chief Manager
APEX BANK	Birendra Kalita	GM(I/c)
AXIS BANK	Ripunjit Borah	CRDM
AXIS BANK	Madan Gopal Boro	Vice President
BANDHAN BANK	Abhay Kumar	DVP
Bank Of Maharashtra	S.Krishnan	CHIEF MANAGER
BOB	R.R Borthakur	CM
CANARA BANK	Vikash Kumar	Officer
FEDERAL BANK	Somnath Karmakar	EA TO REGIONAL HEAD
HDFC BANK	Aditya Bhattacharya	CH
ICICI BANK	Partha Pratip Bhuyan	Regional Head
IDBI	A Kalita	AGM
Indian Bank	Tanmoy Dey Sarkar	Zonal Manager
Indian Overseas Bank	Rajan	AGM
INDUSIND BANK	Shekhar Choudhury	Manager
JANA BANK LTD	Krishnendu Majumdar	Regional Head
Karnataka Bank Ltd	Suraj Kr Tiwary	SBM
Kotak Mahindra Bank	Milan Sarma	CM
NESF BANK	G.Bayan	Assets Head
NESFB	B.Deb Roy	MSME ADVANCE
PNB	Biswajit Datta Gupta	Manager
PNB	S.S Singh	GM & ZM
PNB	B. Dattagupta	Manager
Punjab & Sindh Bank	NC Das	Zonal Manager

UCO	C.Sarkar	AGH
UJJIVAN SFB	Manaomoy Das	Regional Manager
Union Bank Of India	Barun Kumar	DGM
Yes Bank Ltd	Dipankar Talukdar	Cluster Head
India Post Payment Bank	Biraj Deka	Chief Manager
Reliance Jio	Ashok Kr Borah	Sr Manager
Vodafone Idea Ltd	Pankaj Borah	General Manager

D) Convenor Bank:

Organisation	Representative	Designation
SBI	Smt. Suranjana Dutta	General Manager, SBI (NW-I)
SBI	Susanta Kumar Sahoo	DGM (SLBC)
SBI	Abhishek Pratap	AGM (SLBC)
SBI	Mihir Das	AGM (SLBC)
SBI	Nandalal Mandal	Director, SBI-FLCCs
SBI	Anita Nagaholi	CM (SLBC)
SBI	Laishram Khogen Singh	DY. Manager (SLBC)
SBI	Sanen Hasnu	DY. Manager (SLBC)
SBI	Govind Sharma	DY. Manager (SLBC)
SBI	Himangshu Kalita	Customer Associate(SLBC)