

I/224076/2023

GOVERNMENT OF ASSAM  
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT  
DISPUR, GUWAHATI-06

No. 268138/133

From : The Director,  
Finance (IF) Department

To : The Chief General Manager,  
State Bank of India, SLBC, Assam  
North East Circle, Dispur.

Sub : Approved minutes of the SLBC meeting for March, 2023 Quarter, held  
on 23.06.2023.

Ref : Your email dated 04.07.2023

Sir,

I am directed to send herewith the minutes of the State Level Bankers' Committee meeting for March, 2023 quarter held on 23.06.2023, duly approved by the Chief Secretary, Assam and Chairman SLBC.

You are requested kindly to submit the Action Taken report of the action points mentioned in the aforesaid minutes of the meeting to this Department at the earliest.

Encl: As stated above.

Yours faithfully,

**Signed by Eva Deka**

**Date: 10-07-2023 16:41:08**

Finance (IF) Department

Memo No. 268138/133-A

Copy to:

1. The Secretary, Coordination, O/o the Chief Secretary, Assam, Dispur, Guwahati-06, for information.
2. P.S. to Chief Secretary to the Govt. of Assam, Dispur, Guwahati-06, for kind appraisal of the Chief Secretary.
3. P.S. to Principal Secretary to the Govt. of Assam, Finance Department, Dispur, Guwahati-06, for kind appraisal of the Principal Secretary.
4. P.S. to Commissioner & Secretary to the Govt. of Assam, Finance Department, Dispur, Guwahati-06, for kind appraisal of the Commissioner & Secretary.

By Order etc;

(e-Signed)

Director

Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR MAR'23 QUARTER, HELD ON 23.06.2023, IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

Assam SLBC Meeting for Mar'23 quarter, was held on 23.06.2023 at Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Shri Paban Kumar Borthakur, IAS, Chief Secretary, Govt. of Assam and co-chaired by Shri Vincent M.D., CGM, SBI. The Meeting was attended by the senior officials of RBI, NABARD, SIDBI, member Banks, Deputy Commissioner of Aspirational Districts (Virtual Mode), line departments of Government of Assam and representatives of other agencies. The following notable dignitaries attended the meeting:

1. Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture, Govt. of Assam
2. Shri Samir Kumar Sinha, IAS, Principal Secretary, Finance, Govt. of Assam
3. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Govt. of Assam
4. Smt. Sushmita Phukan, Chief General Manager, RBI Guwahati
5. Shri Naveen Dhingra, Chief General Manager, NABARD, Guwahati
6. Smt. Suranjana Dutta, General Manager, SBI & SLBC Convenor

All other officials present in the meeting is placed in "Annexure-I"

**Shri Hemant Gadge, DGM, SLBC**, on behalf of SLBC, welcomed all the participants of the SLBC meeting.

**Shri Vincent M.D., CGM, SBI and SLBC Convenor**, welcomed and extended warm greetings to all the participants. He delivered a comprehensive review of major areas of financial activities of the banking system in Assam. He spoke in detail elaborating upon the level of resilience & strength of banking infrastructure in the State of Assam and the progress made by the banks in parameters like CD Ratio, Annual Credit Plan (ACP), Priority Sector Advances, MUDRA, PMEGP and the progress made under PM SVANidhi, KCC Saturation drive

under animal husbandry, fisheries, and Social Security Schemes. However, he expressed his concern about NPA level in PMEGP and PMSVANidhi. He urged all member banks and LDMs to push Jan Suraksha Campaign as it has been extended by 1 month i.e. upto 31.07.2023. He also advised the house about the 14 low priority sector lending districts and request them to avail the benefits of 125% credit weightage for these 14 districts RBI's Circular dated September 04, 2020.

**Shri Naveen Dhingra, CGM, NABARD**, applauded the Bankers for improvement in CD Ratio in the State during the last Financial Year. He expressed his concern on under achievement of Banks in Crop Loan disbursement. He stressed upon the need of driving Agriculture Credit Sector through credit support to small tea growers and temporary workers employed with large tea growers. He informed the house that 18 districts of Assam state had been identified under Oil Farm Mission scheme of Govt. of India and urged the Banks to lend their support to make the scheme a success.

**Smt. Sushmita Phukan, CGM, RBI**, also lauded the bankers for putting up a good show towards improvement of CD Ratio. She informed the House about the campaign launched for claiming of unclaimed deposits "100 days 100 pays" and asked Banks to drive the initiative. She expressed concern about the low ATM penetration in 13 districts of the state and asked LDMs to oversee the performance in DCC meetings and submit report to SLBC.

**(Action Point: All LDMs)**

**Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture, Govt. of Assam**, in his opening remarks, expressed concern regarding under performance of Crop Loans and allied activities despite the target being low. He urged the Banks to drive PM KISAN Scheme by extending loans to beneficiaries under the scheme. He also urged the Banks to complete Aadhar seeding in all eligible PM Kisan Beneficiaries by 30.06.2023 so that all eligible beneficiaries in time to receive the benefit. He further asked member Banks to increase PMFBY coverage. He asked Banks to promote Agri Infrastructure Fund (AIF) scheme and convert all eligible AIF proposals.

**(Action Point: All Banks)**

**Shri Paban Kumar Borthakur, IAS, Chief Secretary, Govt. of Assam**, was appreciative of improved CD Ratio but he sought further improvement especially in Low performing districts and Banks. He called for contribution from every member Bank in achievement of targets under ACP and GSS. He expressed concerns on the huge number of rejections of priority sector advances.

### **AGENDA PRESENTATION:**

**Shri Joy Chandra Chakma, AGM, SLBC, Assam**, presented the agenda of the meeting. Some of the notable observations made in the deliberation are given below:

### **CREDIT DEPOSIT RATIO:**

Chief Secretary asked for responses and strategies for improvement from the banks and LDMs of the districts with CD Ratio less than 50% for achieving the National Benchmark and report to SLBC. LDM, Karimganj assured to achieve 40% CD Ratio by September'23 and 60% by March'24. Further, Chief Secretary asked the Branch Managers of 5 low performing branches about the reasons and difficulties faced by them and the way forward. The branches were asked to develop strategies for shoring up credit growth and achieve CD Ratio of 60% by year end.

**(Action Point: Banks below 50% CD Ratio (Canara Bank, Indian Bank, IDBI, RBL CBI, PNB, PSB, UCO, Union, SIB, Ujjivan, AGVB, KMB, AU, JSF, Utkarsh, Apex), LDMs of Districts below 40% CD Ratio (Karimganj, Dimahasao)**

### **ACP & PRIORITY SECTOR ADVANCES**

The house was informed that all banks had achieved 127% of ACP Target during FY 2022-23. Chief Secretary, Govt. of Assam asked the strategies for achievement of targets from the underperforming banks. Chairman, AGVB raised the issue of disproportionate target allocation to the branches as compared to their scale. Chief Secretary was informed that ACP Target was distributed by the LDMs among the Banks after due consultation with the banks in DCC meeting. Principal Secretary, Finance suggested to convene a special DLCC meeting to redress the issue of disproportionate allocation of targets under ACP.

**(Action point: All LDMs, Utkarsh, Apex Cooperative, Ujjivan, ESAF, Punjab & Sind Bank, IOB, BOI, AGVB, IDBI, JSF, BOB, CBI, IDFC, BOM)**

Principal Secretary, Finance emphasized on strengthening the mechanism for implementation of ACP especially with regard to MSME. He informed the house that the Govt of Assam wanted Bankers to especially focus on Micro and small enterprises. Mukhya Mantri Sva-Niyojan Mission launched by the Govt of Assam for creating employment in MSME sector was discussed in the meeting. Commissioner, Industries & Commerce Dept. highlighted that the loans are mostly disbursed in the later part of the FY 2022-23 and higher proportion is of term loans as compared to Working Capital Loans.

Chief Secretary, Govt. of Assam wanted to know the reason behind the gap from the concerned Department. Principal Secretary, Finance raised the issue of abysmally small ticket size of loans under priority sector in the state of Assam. He requested the Chief Secretary, Govt. of Assam for formation of a sub-committee on MSME. The house was informed about three new schemes launched by Govt of Assam for MSMEs which are Mukhya Mantrir Laghu Udyog Udaoni Aachoni, Chief Minister's MSME Interest Subvention Scheme and Assam Credit Guarantee to Micro & Small Enterprises Scheme. The Commissioner, Industries & Commerce Dept. requested for waiver of CIBIL scores for small ticket loans. CGM SBI informed that Banks are relaxing CIBIL requirement in Settled Credit Card dispute cases.

**(Action point: Industries & Commerce Department, Govt. of Assam)**

The ACP Target for FY 2023-24 were approved in the house for onward circulation among the member Banks and stakes holders.

**(Action point: SLBC, All Member Banks)**

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

Chief Secretary took serious note of non-financing in Govt. Sponsored Schemes by Banks in the State and urged them to improve their performance in this fiscal. CGM, SBI suggested house not to reward such Banks with deposits who are not doing GSS.

**(Action point: All Nil GSS sanctioned Banks. AXIS, BAND, FED, HDFC, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, UJJ, USFB, APEX)**

#### **PMFME**

The Industries and Commerce Department raised the issue of high rejection ratio of PMFME proposals in Assam. Chief Secretary asked the Department to involve the DCs to follow up the cases in DCC meetings. CGM, SBI suggested that the PMFME proposals should be distributed in proportion to the density of the branches in a particular area. He pointed out that a proper tracking mechanism could be developed to monitor the fate of the proposals.

**(Action point: Industries and Commerce Department, Govt. of Assam, All Member Bank)**

The Targets for FY 2023-24 under NRLM, NULM, PMFME & PMEGP were approved in the house for onward circulation among the member Banks and stakes holders.

**(Action Point: SLBC)**

### **PM SVANidhi**

CGM SBI requested house to ensure maximum disbursement. Further, he asked the House for proportionate allocation of targets.

**(Action point: PMSVANidhi Department, Govt. of Assam, All Member Banks)**

### **RSETI:**

House was informed that SLBC conducted a sub-committee meeting on 17.05.2023 in which status of all 7 banks had been discussed for performance and progress of setting up of new RSETIs. Official from ASRLM Department informed that money from MoRD had been received and reimbursements of all pending bills are on course. State Director, RSETI raised his concerns on RSETI Infrastructure, Reimbursement of training cost to Banks and Credit Linkage for RSETI Candidates. All RSETI buildings need to be completed by 31.12.2023 as per MoRD. He informed that Reimbursement of training cost will be completed soon. He further informed the House that Credit linkage support of 70% and settlement of 100% has been set as the new benchmark by MoRD. Chief Secretary enquired about the monitoring mechanism of the quality of training.

**(Action point: RSETI, ASRLM, All RSETI Sponsored Banks)**

### **100% DIGITIZATION OF MAJULI DISTRICT AND IDENTIFICATION OF DIGITAL DISTRICT FOR 3<sup>rd</sup> PHASE:**

Under performing Banks were asked to achieve 100% digitization by 31.07.2023.

Charaideo district was identified as the new Digital District in the SLBC Sub-committee meeting on 02.06.2023. Punjab National Bank is the lead bank for Charaideo district. The house approved that PNB would be Nodal Bank for newly identified Digital District Charaideo. Further, it was decided that all banks would have to complete the task of 100% digitization by 31.12.2024.

**(Action point: Canara, PNB, AGVB, All Banks operating in Charaideo District)**

### **ASPIRATIONAL DISTRICTS' (ADs) & MISSION UTKARSH DISTRICT**

Chief Secretary reviewed the work done by LDMs in the aspirational districts. CGM SBI asked SLBC to prepare data of achievement of targets by the Banks under various parameters in the Aspirational Districts. He informed about the concept of Aspirational Blocks in the state of Assam similar to erstwhile Aspirational Districts and asked Bankers to provide satisfactory credit support to the selected blocks.

**(Action point: SLBC, LDMs of Aspirational Districts and Mission Utkarsh District)**

**FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM**

CGM, SBI informed that the desired support from the Tea Garden management is not encouraging in terms of infrastructure like space and power connection. He suggested that an alternative could be deployment of mobile ATMs. Chief Secretary urged the house to streamline the issues with joint effort and assured all support from Govt of Assam.

**(Action point: PNB, UCO, SBI, INDIAN,BOB, ICICI, CBI, UNION)**

**PM-KISAN**

Principal Secretary, Govt. of Assam informed the house that so far 9.5 lakh beneficiary accounts had been linked to AADHAR. Additional 1.5 Lakhs accounts was decided to be linked with Aadhar by 30.06.2023. The list of beneficiaries was already available with DCs and LDMs were asked to distribute the same among the various Banks for expediting the Aadhar linkage of beneficiary accounts.

**(Action point: All Member Banks)**

**PRADHAN MANTRI FASAL BIMA YOJNA**

CGM, SBI urged all member banks to focus on the product and to handhold the customers to avail the benefit of the scheme.


**(Action point: All Member Banks)**

**UNBANKED VILLAGE ALLOCATION**

SLBC requested the house to exclude villages with a population of less than 100 people. AGVB flagged their concern in front of the house regarding the economic unviability of the CSPs because of lower transactions in these scantily populated villages. The house was requested to approve deletion of those villages from the list so that the same may be conveyed to DFS for implementation. Chief Secretary was of the view that the matter needed further analysis and deliberation.

**(Action point: SLBC)**

The meeting ended with a vote of thanks by the AGM, SLBC, Assam.

  
Chief Secretary, Govt. of Assam  
& Chairman, SLBC, Assam

Chief Secretary  
Govt. of Assam

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<b>ANNEXURE I</b>			
<b>(A) RBI, NABARD, SIDBI, NEDFI:</b>			
<b>Sl. No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Vincent M.D.	SBI	CGM
2	Smt. Sushmita Phukan	RBI	CGM
3	Smt. Saba Shaikh	RBI	GM
4	Shri Aloka Ranjan	RBI	DGM
5	Shri Naveen Dhingra	NABARD	CGM
6	Shri Tapas Sankar Rout	NABARD	DGM
7	Shri Shyamal Kumar Dey	NABARD	AGM
8	Shri Pradeep Kr Nath	SIDBI	DGM
9	Shri AbhigyanKakati	SIDBI	BA-EDII, SCDF
10	Shri Revant Bhattacharjee	SIDBI	PMU Manager
<b>Sl. No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Paban Kumar Borthakur, IAS	Govt. of Assam	Chief Secretary
2	Dr. Ashish Kumar Bhutani, IAS	Agriculture, Govt. of Assam	Additional Chief Secretary
3	Shri Samir Kr. Sinha, IAS	Finance Dept.	Principal Secretary
4	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
5	Smt. Laya Madhuri, IAS	Finance Dept.	Secretary
6	Smt. Eva Deka	Finance (IF) Dept.	Director
7	Shri Prafulla Morang	Finance (IF) Dept.	Section Officer
8	Smt. Kasturi Barman	Finance (IF) Dept.	Asst. Section Officer
9	Smt. Barsha Sonowal	Finance (IF) Dept.	Banking Expert
10	Shri Gyanendra Tripathi	Revenue & DM Dept.	Principal Secretary
11	Shri Bhaskar Pegu	Agriculture Dept.	Director
12	Shri Kailash Talukdar	Agriculture Dept.	Agriculture Market Expert
13	Shri Makibur Rehman	Agriculture Dept.	Nodal Officer PMFBY
14	Dr. Atul Ch. Sarma	Agriculture Dept.	JDA(C&F)
15	Shri A.C Deori	AH &Vety Dept.	Secy, GoA, AH& Vet Dept.
16	Shri Rahul Jair	AH &Vety Dept.	Director



17	Smt. Krishna Baruah	ASRLM	SMD
18	Dr. Himadri Konch	ASRLM	COO-Prog
19	Shri Debashish k Baruah	NULM	State Project Manager
20	Shri Gouranga Ghose	Commissionerate of Taxes	Joint Comm of Taxes
21	Smt. Anjali Singh	Commissionerate of Taxes	IT Officer
22	Shri Rituraj Bora	Cooperation Dept.	Secretary
23	Shri Rubul Talukdar	Commissionerate of Transport	Joint Commissioner
24	Shri Harif Noorani	Commissionerate of Transport	Joint Secretary
25	Shri Naveen Thaduri	Department of Telecom GOI	ADG
26	Shri Rakesh Kumar, IAS	Dept. of Fishery	Commissioner & Secretary
27	Smt. Kavyashree Mahanta	Dept. of Fishery	Secretary
28	Shri Ratul Sarma	Dept. of Fishery	Nodal Officer KCC (Fishery)
29	Shri Siddhartha Gogoi	Directorate of IT	Sr. Consultant
30	Shri Ranjit Sarmah	Directorate of IT	
31	Smt. Kalpana Deka	Directorate of Higher Education	Joint Secretary
32	Dr. Lakshmanan S	Commissionerate of Industries & Commerce	Secretary
33	Smt Antara P P Bhattacharjee	Commissionerate of Industries & Commerce	Joint Secretary
34	Shri Ranjan Kr Bhattacharjya	Commissionerate of Industries & Commerce	Addl. Director (FP)
35	Shri Kamaljyoti Bhuyan	Industries Commerce & PE Dept.	Officer on Special Duty
36	Shri Dhrubajit Sarma	PMFME, AIDC	State Lead
37	Shri Richard Ahmed	Do Housing & Urban Affairs	Joint Secretary
38	Shri Aman Deep	KVIC	Director
39	Shri Subir Kr Deb	KVIC	Retd. Bank Official
40	Shri Sukesh Ch. Das	MSME-DFO, Ghy	Asst. Director
41	Shri Tophan Mahalik	NHB	Deputy Manager
42	Shri Pankaj Kr Baruah	RSETI	State Director
43	Dr. P.N Konwar	Assam Live Stock & Poultry Corporation Ltd	GM

44	Shri Manvendra Pratap Singh	AIDC	M.D
45	Shri Ramanuj Hazarika	Home & Political Department	Dy. Secretariat
46	Shri Sanatan Haloi	Tea Tribes & Adivasi Welfare	Joint Director
47	Shri Dipankar Talukdar	UIDAI	Asst. Manager
48	Smt Ananya Pathak	UIDAI	Asst. Manager
49	Shri Mustafa Ali Ahmed	Forest Dept., Govt. of Assam	DCF
50	Shri Fazhul Kabri Borah	ARIAS	FIS
51	Smt. Sangita Saikia	Samagra Shiksha	Officer on Special Duty
52	Shri Jitumani Saharia	NIC	
<b>(C) Banks, Insurance &amp; MFIN:</b>			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Ashok Sahoo	SBI	DGM REHBU
2	Shri Samir K Jha	SBI	DGM SME
3	Shri Kamlesh Kr. Singh	SBI	DGM ABU
4	Shri Praveen Awasthi	SBI	DGM FI
5	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	AGM
6	Shri Saveen Dahal	Bank of Maharashtra	Manager
7	Shri A. Pathak	Bank of Baroda	Dy RM
8	Shri Anjan Kr Banikya	Bank of Baroda	PS in charge
9	Shri Vinaya Singh	Bank of India	ZM
10	Shri N. Srinivasa Rao	Canara Bank	DGM
11	Shri Krishna Kumar	Central Bank of India	DZM
12	Smt Christina Mili	Central Bank of India	Senior Manager
13	Shri C. Goswami	Indian Bank	ZM/AGM
14	Shri Binod Kumar	Indian Overseas Bank	CRM
15	Shri Rajesh Kr. Pramanic	PNB	DGM
16	Shri Nalin Lochan Deo	Punjab & Sind Bank	Chief Manager
17	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
18	Shri Khrielie Pienyu	UCO	AGM
19	Shri Santosh Sarma	UCO Bank	Chief Manager
20	Shri Prabhat Kumar	Union Bank of India	Regional Head/DGM
21	Shri Rakesh Das	Axis Bank	AVP
22	Shri Devdeep Bharadwaj	Bandhan Bank	RH
23	Shri Utpal Talukdar	Bandhan Bank	TM

24	Shri Partha Bhattacharya	Federal Bank	State Business Head (GIB)
25	Shri PremjitKonwar	HDFC Bank	Senior Vice President
26	Shri Dipankar Talukdar	HDFC Bank	Vice President
27	Shri Partha Das	ICICI Bank	Regional Head
28	Shri Dipan Dutta	ICICI Bank	Chief Manager
29	Shri Bhusan Chandra Das	IDBI Bank	AGM
30	Shri Iftikhar Hussain	Indusind Bank	AVP
31	Shri Samujjwal Laskar	Karnataka Bank	Branch Manager
32	Shri Prakash Upadhaya	IDFC First Bank	Branch Manager
33	Shri Himangshu Baruah	Kotak Mahindra Bank	AVP
34	Shri Debashish Hazarika	AU Small Finance Bank	Branch Manager
35	Shri S. Gogoi	South Indian Bank	Manager
36	Smt. Jonali Deka	Yes Bank	AVP
37	Shri Gopal Sharma	ESAF SF Bank	Manager
38	Shri Krishnendu Majumdar	Jana Small Finance Bank	Regional Head
39	Smt. Rupali Kalita	NESFB	MD & CEO
40	Shri Anjanjyoti Das	NESFB	Zonal Head
41	Shri B. Deb Roy	NESFB	Head MSME
42	Shri Indrajit Baishya	Ujjivan SFB	State Head
43	Shri Kamlesh Paul	Utkarsh Small Finance Bank	Branch Head
44	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
45	Shri Ansarul Hoque	IPPB	Manager
46	Shri Debashish Gangopadhyay	AGVB	Chairman
47	Shri Prasanta Sarmah	Apex Bank	GM
48	Shri AatreyeeBorthakur	Apex Bank	Manager

**(D) SLBC Convenor:**

<b>SI. No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Smt. Suranjana Dutta	SBI	GM(NW-I)
2	Shri Hemant Gadge	SBI	DGM(SLBC)
3	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
4	Shri Amarjit Behara	SBI	AGM(SLBC)
5	Shri Rajat Kanta Das	SBI	CM(SLBC)
6	Shri Pranab Sen	SBI	CM, RSETI

7	Shri Sanjib Swargiary	SBI	Dy. Manager(SLBC)
8	Ms Binita Kumari	SBI	Dy. Manager(SLBC)
9	Smt. Sujata Bhattacharjee	SBI	Dy. Manager(SLBC)
10	Shri Himangshu Kalita	SBI	Associate(SLBC)