

**STATE LEVEL BANKERS' COMMITTEE, ASSAM**  
**MINUTES OF THE MEETING FOR THE QUARTER ENDED SEPTEMBER, 2017**  
**HELD ON 14.12..2017 AT ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

The State Level Bankers' Committee Assam met for the state of Assam for the quarter ended September, 2017 on the 14<sup>th</sup> December, 2017 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri V. B. Pyarelal, Additional Chief Secretary, Department of Finance, Govt. of Assam in the chair. The meeting was attended by the senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments

2. Sri Om Prakash Mishra, General Manager, Net Work-I, State Bank of India, N.E.Circle, in his opening address welcomed Sri Pyarelal, Additional Chief Secretary, Finance, GoA, all the officials from RBI, Govt. of Assam, NABARD, SIDBI and member Banks, to the SLBC, Assam meeting for the quarter ended September, 2017. He stated that as per the main agenda of last special SLBC meeting held at Raj Bhawan on 02.11.2017, all banks had fully participated and large number of MUDRA loans were sanctioned and disbursed on 06.12.2017, to commemorate the death anniversary of Dr. B. R. Ambedkar. The total target of MUDRA Loan was 7047 numbers, i.e. 3 loans per Branches,( 1 S.C., 1 S.T. and 1 Woman) of total 2349 number of Branches, against which 5373 MUDRA loans were disbursed. Overall banks have achieved 76% of the target given by the hon'ble Governor of Assam. Ten (10) banks which have achieved 100% of the target are :- 1. Andhra Bank, 2. Canara Bank, 3. IDBI, 4. Indian Bank, 5. State Bank of India, 6.Syndicate Bank,7. Corporation Bank, 8. HDFC Bank, 9. Bandhan Bank and 10. LDRB.

3. The committee thereafter proceeded with the discussion of the Agenda items.

**Agenda No.1**

**Adoption of Minutes**

Sri N. L. Mandal, AGM (LB&RRB), SBI, LHO, Guwahati then advised the house that since no request for any amendments had come up in respect of the minutes of the last Special SLBC meeting held on 02.11.2017, the house took it as accepted and agreed to this effect.

**Agenda No. 2**

**Progress of Financial Inclusion:**

a) (i) The forum had discussed the three Social Security Schemes, namely PMJJBY, PMSBY and APY.

(ii) All Banks are to issue RuPay Cards and ensure delivery of the Pins to the Account Holders and they should also ensure activation of the RuPay Card.

(iii) Banks will have to accelerate the pace of disbursement of MUDRA loans.

Details are given in the Agenda.

### **Agenda No. 3**

#### **Follow up action on the decisions of the Special SLBC meeting dated 02.11.2017:**

- i) Already discussed by GM,NW-I, SBI, NE Circle.
- ii) Sri Shyam Jagannathan, Commissioner & Secretary, Department of Finance, GoA requested those banks to complete the task who could not achieve the target on 06.12.2017 so that the SLBC can submit a special report to the hon'ble Governor.
- iii) Sri Imdadul Hoque, Commissioner & Secretary, Department of T & D, GoA expressed his displeasure on the low performance of some banks, like Bank of Maharashtra, Oriental Bank of Commerce, Union Bank of India, etc.

### **Agenda No.4**

#### **Development of Banking Operations in the State :**

- i) The aggregate Deposit and Advances has been increased during September, 2017 quarter over June, 2017 quarter and the YoY growth is also positive.
- ii) CD Ratio has been increased slightly from 47.26% as on June, 2017 quarter to 47.81% in September, 2017 quarter.
- iii) The Commissioner & Secretary, T & D, GoA, expressed concern on low C D Ratio in some districts as against national benchmark (60%). He enquired whether there is any solution of this problem.
- iv) The Assistant General Manager (LB&RRB), SBI, Sri Mandal informed that Sub-Committee has been formed in those districts where CD Ratio is below the national benchmark.
- v) Ms. Tamanna Mooshahary from RBI informed that the Sub- Committee has been formed, but no meeting was held. She requested SBI and UBI as lead bank to look into the matter.
- vi) The General Manager, NABARD, Sri Kaushal Kumar Sinha stated that there are CD Ratio Sub- Committees and meetings are being held, but plan has to made to increase the CD Ration to 60% and above. The instruction of RBI for the CD Ratio of 60% has been given for the Rural and Semi- Urban Branches. If it is less than that, then sub-committees has to be formed to prepare a plan to increase the CD Ratio and that has to be ratified in DLCC and SLBC also. He requested SLBC to get it recorded and to contact the LDMs so that the sub- committee meeting is held as per RBI guidelines. He requested RBI to prepare a quarterly report on statewise CD Ratio for the Country which should be uploaded in the web- site.
- vii) The AGM, LB&RRB, SBI, LHO stated that three banks - Kotak Mahindra Bank, South Indian Bank and Yes Bank has CD Ratio below 20%.

viii) The General Manager, SBI suggested to do some arrangement for better performance of the banks.

ix) Sri Jagannathan, Commissioner & Secretary (F), Govt. of Assam said that banks should be rewarded for their better performance. Some Departments of the State Govt. have been motivated by the extra interest that is provided, 6.50% interest on Savings Bank Deposit by banks like Yes Bank specifically, like Assam Infrastructure Financing Authority has deposited lump sum money. He mentioned that the Govt. of Bihar have a Matrix Scale by which it decided the distribution of Govt. deposit to banks depending on their Priority Sector lending and the percentage of the reach of the bank branches in the rural areas. He suggested SLBC to minute the matter, so that The Finance Department, Govt. of Assam also comes up with similar kind of work done on the lines of Govt. of Bihar.

x) The AGM, LB&RRB informed the house that the numbers of SLBC member Banks in the state has increased from 34 to 35 with the additions of the Ujjivan Small Finance Bank from this quarter. No target has been given to the new bank.

xi) The official from Ujjivan Bank stated that the bank has started operation in the month of February, 2017 and the head quarter is in Bangalore. On November, 2017, one more branch was opened at Lachit Nagar, Guwahati.

## **Agenda No. 5**

**Agriculture Advances :** i) The percentage of Agriculture Advance is 23% of the total advances of the State against 18% of RBI benchmark.

ii) The joint Director, Department of Agriculture, Govt. of Assam expressed his views that the data regarding KCC, Crop Loan and Term Loan uploaded by banks does not tally with the data of State Agriculture Department. He requested for review of the data.

iii) The General Manager, SBI enquired from the Agriculture Department whether the list of all farmers are available with the department

iv) The Joint Director replied that it is not readily available, but can be collect from the source.

v) The General Manager, NABARD suggested that to prepare a sample of the utilization of interest subvention against KCC and Crop loan, the number of farmers can be counted. It can be easily made available to the bank.

vi) The official from Assam Gramin Vikash Bank was ready to provide the list of the borrowers to the department.

vii) GM, NABARD requested all banks to provide respective data to the Agriculture department.

viii) The General Manager, SBI advised to take sample of some villages and some branches

ix) Sri Jagannathan said that Govt. of India has been insisting on standardising the database for all sorts of benefits, be it a direct benefit that gives subsidy extended directly by the State Govt. or it is basically interest subvention in these cases. He suggested that the Agriculture Department can get an agency with the technical repository which can basically pull the data which is offered by all the banks. Thereafter they can run a de-duplication of the data and sampling for cross verification.

#### **Agenda No. 6**

##### **Review of Performance under ACP FY 2017-18 :**

The total ACP achievement is 40% as on September, 2017 quarter, under which Agriculture achievement is 22%, Industry Sector is 90% and Services Sector is 57%.

#### **Agenda No. 7**

##### **Review of Progress of Financing under MSME Sector :**

There is an overall negative growth in the entire sub- segment of MSME sector. All banks should work towards ensuring positive growth in the MSME Sector.

#### **Agenda No. 8**

##### **a) SHG Credit linkage :**

i) The percentage of SHG Credit Linkage for the Financial Year 2017-18 as on September, 2017 is 17.16% and the percentage of SHG Credit Linkage for the Financial Year 2016-17 as on March, 2017 was 41.37%.

ii) The Additional Chief Secretary (Finance) expressed concern on the low performance of SHG credit linkage against the target.

iii) The general Manager, NABARD said that 10,000 credit linkages are quite low in comparison to 60,000 targets. There are more than 2,00,000 SHGs who have savings bank linkage in the state.

iv) The Chairman, AGVB, said that bank has already started training programme for all the officers on SHGs. He has given assurance that by March, 2017, their bank will achieve the target.

v) The Additional Chief Secretary, Finance said that SHGs are a great empowerment for the poor, especially for women, so this will contribute not only to the economic revolution, but also social empowerment and changes.

vi) Sri J. C. Sahoo, DGM (B&O), SBI, informed that there are no pending applications. SBI is in touch with NRLM and all the branches for mobilisation, as on date loans on all applications have been disbursed.

vii) Sri K. K. Sinha, NABARD advised all banks to approach the Self Help Groups who are maintaining savings bank account in their banks for credit linkage, so that as on March, 2018 quarter all Banks achieve their target.

**b) Implementation of NRLM Scheme :**

i) The General Manager, SBI gave assurance to The Additional Chief Secretary, Finance to achieve the target at the end of the Financial Year 2017-18.

**Agenda No. 9**

**Grant of Education Loans :**

Education Loan target for the state during the year 2017-18 is Rs. 308.61 Cr and total disbursement is Rs. 60.68 Cr. as on September, 2017 quarter.

**Agenda No. 10**

**MISCELLANEOUS :**

**a) Monitoring of Credit Flow to MSME Sector :**

i) The General Manager, SBI informed that in many branches in all the banks, especially in the Rural and Semi– Urban areas, one official is handling all the Banking business and it is very difficult for processing and sanctioning the loan. So banks must ensure that the Loan Processing Cell (LPC) should be established at RBO level, so that the process and sanction of loan is done at LPC and sent to branches for disbursement. SBI has already started this practice in all RBOs. All Tractor Loans and village MUDRA Loans have been sanctioned in this manner.

ii) The Official from Bank of India said that the Credit Guarantee Fund Trust (CGTSME) issued a letter on 8<sup>th</sup> November, 2017 that most of the MSME sectors are covered by CGTSME scheme and on 8<sup>th</sup> December, 2017 another letter has been issued that no further application will be enrolled without Aadhaar Number or Udyog Aadhaar Number. But the applications cannot be uploaded in the website.

iii) The General Manager, NABARD said that in Assam the issue of Aadhaar card has been delayed, so Banks are unable to upload the data in the portal. He requested SLBC to send letter for the relaxation of Aadhaar linking for the time being.

iv) The official from SIDBI has given assurance to take up the matter with CGTMSE.

v) Allahabad Bank official informed that the same problem is being faced while uploading of Weavers Credit Card (WCC) in the portal.

**b) Revised Target under PMEGP for the FY 2017-18 :**

Department of Khadi and Village Industry Commission has revised the District wise PMEGP target for the Financial Year 2017-18 for the state of Assam.

The house accepted it as approved.

**c) RSETI :**

- i) The representative from Assam Gramin Vikash Bank (AGVB) said that AGVB had provided EDP training to the PMEGP beneficiaries through RSETIs and the claims has been lodge with the KVIC. Now Govt. of India has centrally disbursed Rs. 700 Crs. to National Academy for Excellence of RSETIs (NACER). KVIC has to give the sanction letter to all banks for these RSETIs, so that banks can forward the proposal to NACER for the fund which will be disbursed on first cum first basis. He requested KVIC representatives to sanction the claims for all the banks so that the banks will get the reimbursement from NACER at the earliest.
- ii) Additional Chief Secretary (Finance) stated that out of 27 RSETIs in the State, 26 RSETIs are operational and one RSETI under United Bank of India is yet to opened.
- iii) The AGM, LB&RRB, SBI replied that the pending RSETI is in Hailakandi district. One building was provided by the local authorities to UBI for opening of RSETI, but the building belongs to SC/ ST communities and they have raised objection and did not hand over the same to the bank.
- iv) The Commissioner & Secretary, T & D, GoA said that UBI is not willing to open RSETI in the district.
- v) The General Manager, SBI wanted to know the reaction from UBI. But on behalf of UBI, no representative had attended the SLBC meeting. He suggested including RSETI as an agenda in next SLBC meeting.

**d) Financial Literacy Camps :** RBI official stated that the Financial Literacy Council have to conduct certain specified camps for target groups like SHGs, entrepreneurs, farmers, school children, senior citizen. Basically five camps in a month. Rural branch also have to conduct one camp every month, on the 3<sup>rd</sup> Friday after business hours.

**e) Aligning Roadmap for unbanked villages :**

i) The representative from RBI said that RBI has been pursuing an agenda of providing banking services in identified villages, where population is below 2000 and above 5000. As per SLBC around 96 villages with more than 5000 population have been covered as on March, 2017 and out of 21000 villages below 2000 population, 19000 were covered. The Department of Banking Regulation has come out with an instruction on branch authorisation; called Rationalisation on Branch Authorisation Policy Revision of Guidelines on 18<sup>th</sup> May, 2017 based on CBS enabled outlet or part time banking outlet in unbanked rural centres. RBI advised SLBC to open CBS enabled banking outlets instead of bricks and mortar branches in villages above 5000 and below 2000 population within 31<sup>st</sup> December, 2017. As per the latest data, 24 villages above 5000 population are still left and villages below 2000 population the progress is very marginal. The Ministry of Electronics and Information Technology wants to promote digital transactions and Union Budget has

stipulated target of Rs. 2500 crs. digital payment transactions. RBI requested SLBC to enquire whether any department has set target and if so, it should be included as an agenda in the future.

ii) The General Manager, SBI raised the issue of poor connectivity in the rural areas of the State.

iii) The Commissioner and Secretary, (Finance), GoA said that Govt. of India is communicating requirements to the commercial service providers for improvement of connectivity. Wireless connectivity, optic fibre network and cellular operators can also be introduced for better connectivity. The State govt. will take the lead for locating the shadow areas and find out the solution. He requested SLBC for specific focus study and to take it as a co operative agenda along with State Govt., the study will be funded by the Govt.

**f) Skill Loan Scheme :** The house requested all banks to compile the data carrying details of Skill Loan Scheme for the State in the next SLBC meeting.

**g) Performance under Atal Pension Yojana :** Under Atal Pension Yojana the enrolment during the September, 2017 quarter was 1,60,939 in comparison to 1,19,445 as on March, 2017 quarter.

**h) Issuance of suitable instructions to Banks and SLBC Convenor in respect of Self Employment Programme (SEP) component of Dindoyal Antyodaya Yojana – National Urban Livelihoods Mission (NULM) :**

The NULM official informed that apart from the SHG bank linkage there are two programmes under Self Employment Programme - Group Enterprise and Individual Enterprise. The Individual Enterprise development has huge scope of conversion under SEP with the MUDRA loan and the City Mission Managers from City Mission Management are linked with the bank branches and after sanctioning the proposal will be forwarded to Urban Local Bodies (ULB) and beneficiaries will get interest subvention at 7%.

4. The Commissioner and Secretary, (Finance), GoA informed the forum that there are several initiatives which are on the Govt. budget to finalise the modalities on all the schemes, like Zero Interest Crop Loan, KCC Renewal, CMSGUY, Kanaklata Mahila Sabalakaran Yojana, SVAYEM, PMAY etc. The “Chah Bagan Dhan Puraskar Mela, a financial Inclusion scheme will be launched on 2<sup>nd</sup> January, 2018 in Dibrugarh.

5. The General Manager, NABARD requested SLBC to send letters to all LDMs for conducting DLCC and BLBC meeting regularly. He also requested to invite representative from Directorate of Institutional Finance (DIF), Govt of India in SLBC meeting.

6. The meeting ended with a Vote of Thanks by Sri Soundararajan, Deputy General Manager, SME, SBI, LHO, Guwahati.

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**LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING  
FOR SEPTEMBER, 2017 QUARTER ON 14.12.2017**

<b>(A) RBI, NABARD, SIDBI, HUDCO etc.</b>				
	Shri. Ram Kumar	DGM	RBI	Guwahati
2	Ms. T. Mooshahary	AGM	..	..
3	Sri K. K. Sinha	GM	NABARD	..
4	Sri Akhilesh Sarma	Manager	..	..
5	Sri Girindra Brahma	AGM	SIDBI	..
6	Sri Kapil Baran Bhowmick	AGM	HUDCO	..
7	Sri Sankar Medhi	Dy. Manager (Finance)	HUDCO	..
<b>(B) State &amp; Central Govt. officials</b>				
8	Sri V. B. Pyarelal	Addl. C/S (Finance)	GoA	Guwahati
9	Sri S. Jagannathan	Com. & Secy (Finance)	..	..
10	Sri I. Hoque	Com. & Secy (T&D)	..	..
11	Smt. Eva Deka	Director (I F) Finance	..	..
12	Sri H. K. Sarma	Addl. Director (Ind&Com)	..	..
13	Sri M. P. Rownier	Jt. Director (Agriculture)	..	..
14	Sri K. K. Choudhury	Chief Egr. (Agriculture)	..	..
15	Ms. Ajanta Kataky	Jt.Dir. (Higher Education)	..	..
16	Sri A. N. Hazarika	Jt. Secy (WPT&BC)	..	..
17	Sri S. Dewri	Asstt. Director (Ind & Com)	..	..
18	Sri D K Baruah	State Project Mgr.(NULM)	..	..
19	Sri D. Sarma	SPM (NULM)	..	..
20	Sri Ashish Modak	State Dir. (KVIC)	Gol	..
<b>(C) Other Banks</b>				
21	Sri M. Subramanian	DGM	ALB	Guwahati
22	Sri Anil Kr.Prasad	Sr. Manager	ALB	..
23	Sri Kumar Gaurav	Sr. Br. Manager	ANB	..



24	Sri Animesh Pathak	Sr. Manager	BOB	..
25	Sri S. Bhattacharjee	Sr. Manager	BOB	..
26	Sri A. Banerjee	Zonal Manager	BOI	..
27	Sri R. Mandal	Chief Manager	BOM	..
28	Sri N.G.Vaidya	DGM	CAN	..
29	Sri S. P. Dhal	Zonal Manager	CBI	..
30	Sri J. Talukdar	Chief Manager	DEN	Guwahat
31	Sri D. S. Sarkar	Manager	IDBI	..
32	Sri M. B. Ahmad	DGM	IND	..
33	Sri S. K. Ghosh	DGM	IOB	..
34	Sri Mridul Pator	Sr. Br. Manager	OBC	..
35	Sri Krishan Kumar	AGM	PNB	..
36	Sri P. K. Baruah	Sr. Manager	PSB	..
37	Sri Kabiraj Panigrahi	Regional Manager	SYN	..
38	Sri R. K. Gupta	Sr. Manager	SYN	..
39	Sri B. K. B. Gohain	Zonal Manager	UCO	..
40	Sri Ranjan Goswami	Manager	UCO	
41	Sri P. R. Gupta	DGM	UNI	..
42	Sri Abhinav Bhatta	Chief Manager	UNI	..
43	Sri S. Mukherjee	Regional Manager	VJB	..
44	Sri S. K. Behera	Sr. Manager	VJB	..
45	Sri S. A. Gathphoh	Sr. Manager	CB	..
46	Sri Hemanta Bayan	Dy. Vice President	HDFC	..
47	Sri Raktim Mukherjee	Asstt. Manager	FED	..
48	Sri Saumar Sonowal	AGMJ	ICICI	'
49	Sri Hemant Mowke	Chief Manager	ICICI	..
50	Sri Rakesh Das	Circle Rural & Digital Mgr	Axis	..
51	Sri S Chakraborty	AVP	YES	..
52	Sri S. Gogoi	Asstt. Manager	SIB	..
53	Sri Vimal Vargis	Sr. Manager	KBL	..
54	Sri Senajit Sarkar	Regional Head	Bandhan	..
55	Sri Ahay Kumar	Cluster Head	Bandhan	..
56	Sri Sanjaya Nand	Chairman	AGVB	..
57	Sri R. Sarma	Chief Manager	AGVB	..
58	Sri S. U. Borbhuyan	Sr. Manager	LDRB	..
59	Sri S. Chakraborty	Area Manager	Ujjivan SFB	..
60	Sri H. C. Nath	Cluster Operation Mgr	Ujjivan SFB	..

**D) Convenor Bank**

61	Sri O.P.Mishra	General Manager (NW-I)	SBI	Guwahati
62	Sri Soundararajan	DGM (SME)	..	..
63	Sri J. Sahoo	DGM (B&O)	..	..
64	Sri N.L.Mandal	AGM(LB&RRB)	..	..
65	Sri A. Karim	AGM (ABU)	..	..
66	Sri Tarapada Das	Chief Manager (SME)	..	..
67	Ms. A. Nagaholi	Chief Manager ( LB&RRB)	..	..
68	Sri A. J. Das	Resource Manager	..	..
69	Sri Ashotosh Das	Manager (LB&RRB)	..	..
70	.. G.R.Paul	Dy.Manager (LB&RRB)	..	..
71	Ms. Ivy Marak	Dy Manager (LB&RRB)	..	..
72	Smt. G. Baruah	Dy. Mgr(LB&RRB)	..	..
73	Smt. Sangita Patra	Spl. Assistant (LB&RRB)	..	..
74	Sri Debasish Sarmah	Programmer	NIC	..

Banks not attended the meeting :- ACAB, INDUS, UBI, KMB