

**GOVERNMENT OF ASSAM**  
**FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT**  
**DISPUR ::: GUWAHATI-6.**

No.FIF.92/2020/96

Dated Dispur, the 24<sup>th</sup> June, 2021.

From : Under Secretary to the Govt. of Assam,  
Finance (IF) Department,

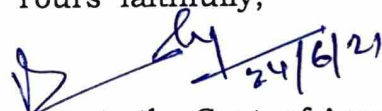
To : CGM, SBI, Convenor, SLBC, Assam,  
Local Head Office,  
Dispur, Guwahati-6.

Sub : Minutes of SLBC meeting for the quarter ended September' 2020 and  
December' 2020 held on 28.05.2021.

Sir,

With reference to the subject cited above, I am directed to enclose herewith a approved copy of the Minutes of the captioned SLBC meeting for the quarter ended September' 2020 and December' 2020 held on 28<sup>th</sup> May , 2021 via VC under the Chairmanship of Chief Secretary, Assam for your information and necessary action.

Yours faithfully,


  
Under Secretary to the Govt. of Assam,  
Finance (IF) Department.

Memo No.FIF.92/2020/96-A,  
Copy to:

Dated Dispur, the 24<sup>th</sup> June, 2021.

1. P.S. to the Chief Secretary, Assam, for information of Chief Secretary.
2. P.S. to the Principal Secretary to the Govt. of Assam, Finance Department for information of Principal Secretary.

By order etc.,

  
Under Secretary to the Govt. of Assam  
Finance (IF) Department.

**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING, ASSAM FOR THE COMBINED QUARTERS ENDED SEPT'20 AND DEC'20, HELD ON 28.05.2021, CONDUCTED VIA VIDEO CONFERENCE FROM THE CONFERENCE HALL OF CHIEF SECRETARY, GOVERNMENT OF ASSAM**

The official present in the meeting is place at **Annexure-I**.

Assam SLBC Meeting for the combined quarters ended Sept'20 and Dec'20 Quarters, was conducted on 28.05.2021, from the chamber of the Conference Hall of Chief Secretary, Govt. of Assam, Dispur, Guwahati via Video Conference (VC). The meeting was co-chaired by Shri Jishnu Barua, IAS, Chief Secretary, Govt. of Assam and Shri Sanjeev Nautiyal, Deputy Managing Director (FIMM), SBI, attending through VC from New Delhi. The Meeting was attended by the senior officials of RBI, NABARD, member Banks, Government line departments and various other agencies.

**Shri Susanta Kumar Sahoo, DGM, SLBC, Assam**, on behalf of SLBC, welcomed all the participants of the SLBC Meeting.

**Shri Ramesh R S, CGM, SBI, North East Circle**, spoke on the progress made by the banks in Assam in parameters like GECL, PM SVANidhi, ACP and Priority Sector Advances even during such critical time of global pandemic. He also appreciated the efforts of the bankers in increase of CD Ratio from 51% in Mar'20 to 56 % in Mar'21 quarter.

**Shri Sanjeev Nautiyal, Deputy Managing Director (FIMM), SBI**, connecting via VC from New Delhi, at the outset, greeted all the dignitaries attending the meeting. He initiated the discussion by congratulating all fellow Bankers for their splendid performance in the State of Assam during the FY(2020-21) despite the challenges of ongoing global COVID-19 pandemic.

He also lauded the bankers for putting up an overall impressive performance under Priority Sector Lending, Govt. Sponsored Schemes (GSS) like GECL, PM SVANidhi, MUDRA and PMEGP, various Social Security Schemes like PMJDY, PMJJBY, PMSBY and APY and digital coverage of the identified district of Baksa.

He expressed the hope that this impressive performance during the crisis will act as an impetus for preparing the roadmap of rendering continuous and valuable services to the people of Assam for another fruitful financial year 2021-22.





Shri Sanjeev Singha, Regional Director, RBI, in his address, appreciated the overall performance of the banks and the progress made in CD Ratio, Priority Sector Lending, Govt. Sponsored Schemes and Financial Inclusion drives in the State even during such unprecedented pandemic times. He expressed hope for a better performance in financial year 2021-22.

Shri Jishnu Barua, IAS, Chief Secretary, Govt. of Assam, in his keynote address, acknowledged the efforts of the bankers for providing uninterrupted services to the customers during the pandemic. He appreciated the increase in CD Ratio from 51.71% in Mar'20 quarter to 56.09% in Mar'21 quarter, which is a spectacular achievement during the pandemic and congratulated all the banks for this remarkable show. He, however, pointed out the variation in CD Ratio across districts esp. Kamrup Metro where CD Ratio is very low. He also spoke on seamless data exchange, smart dashboard and the need to improve the PMAY performance in the State.

### **AGENDA PRESENTATION:**

Shri Mihir Das, AGM, SLBC, Assam, presented the Agenda of the meeting and some of the notable observations made in the deliberation are given as below:

### **CREDIT DEPOSIT RATIO:**

The Chief Secretary informed the House that the Depositors Act had been recently amended to protect the interest of the depositors, which may open the avenues for garnering more deposits for the banks.

While appreciating the efforts of bankers in stepping up the CD Ratio from 52.79% in Dec'20 to 56.09% CD Ratio in Mar'21 quarter, he expressed concern over the low CD Ratio of some districts which are abysmally low particularly Kamrup Metro which is below 40% and urged the banks to reach 40% mark by Jun'21 quarter.

**(Action- Below 40% CD Ratio LDMs of Dimahasao, Kokrajhar, Karimganj, Dibrugarh & Kamrup Metro)**

He urged the 11 Banks who are below 40% CD Ratio to reach 50% in the FY (2021-22). CGM, SBI asked all banks to achieve 50% CD Ratio and submit a strategy to achieve the target in the FY (2021-22) by 20<sup>th</sup> Jun'21 to SLBC.

**(Action- 11 Banks: KMB, UNI, SIB, CAN, UCO, CBI, PSB, IDBI, FED, AGVB & BOB)**



- The Chief Secretary asked the LDMS, DDMs and Banks to work in coordination to monitor the flow of advances under Agri and MSME sectors in these underperforming districts.

(Action- LDMS & DDMs)

### ACP & PRIORITY SECTOR ADVANCES:

The Chief Secretary asked the Banks whose ACP achievement is below 20% to improve their performance to cross the 20% barrier in the FY(2021-22) and submit strategy to SLBC & Finance Dept. by 20<sup>th</sup> Jun'21.

(Action- Below 20% ACP Achievement: 4 Banks- APEX, PSB, PNB & AGVB)

The Chief Secretary urged the major Banks like UCO, CBI, Indian Bank to improve PSL so as to improve their CD Ratio.

(Action- UCO, CBI, Indian Bank)

The DMD, (Financial Inclusion and Micro Market), SBI, informed the house that 184 Credit deficit districts have been identified by the Govt. of India across the country, out of which 14 district in Assam are credit deficit districts . Accordingly, from FY(2021-22) onwards, a higher weight (125%) has been assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs.6000) and a lower weight (90%) would be assigned for incremental priority sector credit for higher per capita PSL greater than Rs.25,000. He asked the LDMS of **14 credit deficit districts of Assam: Baksa, Charaideo, Chirang, Dhemaji, Dhubri, Dimasao, Goalpara, Hailakandi, Hojai, Karbianglong, Kokrajhar, Southsalmara, Udalguri and WestKarbi-Anglong**, to step up lending and reap the benefits out of these guidelines.

### GOVERNMENT SPONSORED SCHEMES (GSS):

The Chief Secretary observed that HDFC, Axis Bank, ICICI are the lagging private sector banks where the performance under GSS is not good.

ICICI representative was not present in the meeting which was viewed seriously by the Chief Secretary.

The Chief Secretary appreciated the efforts made by the bankers and LDMS of the 7 Aspirational Districts for an excellent performance in various parameters among the districts of the State. However, he noted with concern the comparatively low achievement in ACP in these 7 districts.

(Action- 7 Aspirational Districts LDMS)



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Banks should step up efforts for improvement in GSS. He asked the Banks who have not sanctioned any loan under Govt. Sponsored Schemes (GSS) to respond to the matter and asked them to submit their roadmap to come out of the NIL zone.

**(Action- NIL sanctioning Banks in GSS)**

He asked the banks to expedite the sanction of all **PM SVANidhi** applications in time so as to achieve the targets set by the Govt.

**(Action- All Banks)**

Considering the poor performance of the banks under **PMAY**, he urged the banks to launch special drives and campaigns so as to achieve the targets as it is one of the focus areas of Govt. of India.

**(Action- All Banks)**

He asked the banks to conduct awareness campaigns and sensitise general public about various govt. sponsored schemes.

**(Action- All Banks)**

#### **NATIONAL RURAL LIVELIHOOD MISSION (NRLM):**

DAY-NRLM, Assam (ASRLM) informed the house that Gol has focused on accelerating the Bank Credit Linkage of eligible SHGs. With this objective, for the FY(2021-22), a total 60,000 nos. of SHGs have been set as target Assam State Rural Livelihood Mission (ASRLM) to be credit-linked with total credit disbursement amounting to Rs. 700 Crores.

**(Action- All Banks)**

#### **PMEGP:**

In highlighting the performance of PMEGP in 2020-21, Dr Sukamal Deb, Dy. CEO, NEZ, KVIC lamented that although at national level performance has surpassed the target, in Assam it was just around 34%.

He said several Banks like Co-op Apex Bank, Bandhan Bank, ICICI, IndusInd Bank, NE Small Finance Bank, Yes Bank, Ujjivan SF Bank have not even sanctioned a single proposal.

**(Action- APEX, BANDHAN, ICICI, IndusInd, NESFB, YES & Ujjivan)**

He further said for FY(2021-22) target is same of last year (**Rs.152.26 Cr.**) and requested the Banks to expeditiously sanction the proposals at their disposal.

#### **RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETI):**

The allotment of new RSETIs was approved in the meeting. The Chief secretary asked the banks to improve the credit linkage of trained candidates in 26 districts

where we have RSETIs. He also asked the ASRLM and RSETIs to sort out the issue of pending claims on priority basis.

(Action- RSETIs, ASRLM)

**UNBANKED VILLAGES:**

The Chief secretary asked for inclusion of Char Areas and underbanked areas under the Financial Inclusion drives.

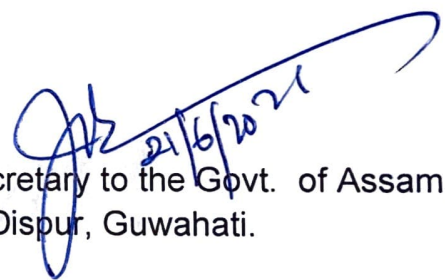
(Action- All Banks)

**STANDARDISATION, SHARING & ACCESSIBILITY OF DATA:**

The Chief Secretary proposed to initiate for setting up one portal for all data. He asked the SLBC to monitor this standardised data system, to share the raw data base in RBI format and give access of the data to Finance Department.

(Action- SLBC, NIC)

The meeting ended with a vote of thanks by the GM and SLBC convenor, Smt. Suranjana Dutta to the Chair.

  
Chief Secretary to the Govt. of Assam,  
Dispur, Guwahati.

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