

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

No. FIF.92/2020/Pt-I/167

Dated Dispur, the 3rd of February 2022

From: The Deputy Secretary to the Govt. of Assam
Finance (IF) Department, Dispur

✓ To: The Chief General Manager, SBI, NE Circle
& Convener, SLBC
Local Head Office, Dispur
Guwahati-781006

Sub: Approved Minutes of the SLBC meeting held on 10th January 2022

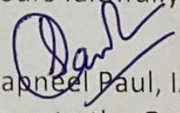
Sir

With reference to the subject cited above, I am directed to enclose a copy of the approved minutes of the SLBC meeting held on 10/01/2022 at the Assam administrative Staff College, Khanapara, Guwahati for favour of your kind information and necessary action.

The action taken report on the action points of the aforesaid minutes may kindly be submitted to this Department at an early date.

Enclosed: As stated above

Yours faithfully,


(Swapneel Paul, IAS)

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


Memo No. FIF. 92/2020/Pt-I/167

Dated Dispur, the 3rd of February 2022

Copy to:

- 1) The SO to Chief Secretary, Assam for kind appraisal of Chief Secretary
- 2) PS to the Principal Secretary to the Govt. of Assam, Finance Department, for kind appraisal of Principal Secretary.
- 3) PS to the Commissioner & Secretary to the Govt. of Assam, Finance Department, for kind appraisal of Commissioner & Secretary

By Order etc.


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

DRAFT MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR SEP'21 QUARTER, HELD ON 10.01.2022, IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

The Officials present in the meeting is placed in "Annexure-I"

Assam SLBC Meeting for Sep'21 Quarter, was held on 10.01.2022 in Assam Administrative Staff College, Khanapara, Guwahati. The meeting was co-chaired by Shri Jishnu Barua, IAS, Chief Secretary, Govt. of Assam and Shri Sanjeev Singha, Regional Director, RBI, Guwahati. The Meeting was attended by the senior officials of RBI, NABARD, member Banks, line departments of Government of Assam and various other agencies. The following notable dignitaries also attended the meeting:

1. Shri Manish Thakur, IAS, Commissioner & Secretary, Finance, Govt. of Assam
2. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Govt. of Assam
3. Shri Baiju N Kurup, Chief General Manager, NABARD, Guwahati
4. Smt. Suranjana Dutta, General Manager, Network-I, North Eastern Circle, SBI

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

Smt. Suranjana Dutta, General Manager, Network-I, North Eastern Circle, SBI, extended warm greetings to all the participants. She delivered a comprehensive review of major areas of financial activities of the banking system in Assam. She spoke on the challenges posed by the COVID-19 pandemic and the efforts of banking fraternity in keeping the wheels of economy moving despite such odds. She dwelled at length on 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 its high rate of NPA, the progress made under PM SVANidhi, KCC Saturation drive under animal husbandry and fisheries and Social Security Schemes.

Shri Sanjeev Singha, Regional Director, RBI, Guwahati, lauded the Bankers in the State who have collectively put up a good performance during such difficult times. There are green shoots of improvement in all sectors of the economy of the State before the impending 3rd wave of Covid pandemic and expected the bankers to capitalise on the economic recovery in the coming quarters by helping the entrepreneurs in such hard times. He opined that bankers have been at the forefronts during these difficult times and expressed that the year 2022 will be better than the last year in terms of performance of the Banks in Assam.

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Shri Manish Thakur, Commissioner & Secretary, Finance, Govt. of Assam, flagged some important issues in the house. He highlighted the importance given to the Micro Finance Institutions Network (MFIN) by the Govt. of Assam. He pointed out three categories of borrowers i.e timely repayment, irregular non-NPA categories & NPA categories and expressed that those beneficiaries falling in the NPA categories are a major area of concern.

Shri Jishnu Barua, Chief Secretary, Govt. of Assam, at the outset, extended hearty welcome to all the participants in the SLBC Meeting and wished everyone a very happy new year 2022. He spoke on the importance of CD Ratio and urged the Banks to sail through the pandemic times and also to maintain at least 55% CD Ratio during these critical times. He acknowledged the progress made by the Banks under PM SVANidhi. He, however, emphasised on the abysmal performance of private sector banks in some schemes. He expressed hope that the normalcy will return very soon in the State.

Shri Baiju N Kurup, Chief General Manager, NABARD, Guwahati, emphasised on the sanctity of data in Agricultural sector, the existing gap in KCC saturation among many districts in the State and on the importance of realising the doubling of farmers' income by March, 2022 and the target of Rs 11,250 Crore Agri credit by Govt. of Assam.

AGENDA PRESENTATION:

Shri Bikas Ray, AGM, SLBC, Assam, presented the agenda of the meeting. Some of the notable observations made in the deliberation are given below:

CREDIT DEPOSIT RATIO:

The Regional Director, RBI, Guwahati, stated that CD Ratio of 55% in Assam is a respectable figure though the Banks still need to improve it.

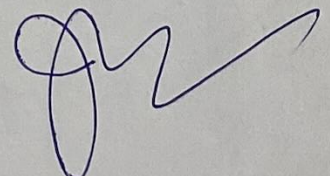
The Chief Secretary, Govt. of Assam, emphasising on the importance of CD Ratio, urged the Banks to maintain at least 55% CD Ratio and sail through these pandemic times till the normal business activities are restored in the State. Chief Secretary, Govt. of Assam, however, stated that the Banks with CD Ratio below 30% to come up with better performance in the Dec, 2021 quarter.

Banks below 30% CD Ratio i.e SIB, KMB, UNI & PSB)

(Action Point:

PM SVANidhi:

The General Manager, SBI, apprised the house that as on 10th January, 2022, Assam has achieved 83% sanction & 61% disbursement of the 52,000 nos. of target set for March, 2022.



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Chief Secretary, Govt. of Assam, stated that since the last review meeting of PM SVANidhi convened by Hon'ble Chief Minister on 10th Dec, 2021, there has been a significant improvement in PM SVANidhi because of the special drives by the Banks and ULBs, by roping in as many beneficiaries as possible. He appreciated the efforts of the banking fraternity in this regard. He, however, urged the Banks to release the sanctioned amount which are yet to be disbursed and also to sanction 8,000 more applications to achieve the target set for March, 2022.
(Action point: All Banks, ULBs)

ACP & PRIORITY SECTOR ADVANCES:

The Chief General Manager, NABARD, Guwahati, focused on Agri Infrastructure Fund for boosting agriculture lending in the State.

The General Manager, SBI, stated that negative YTD growth of Rs 4,807 Cr under MSME on the part of Bandhan Bank, is not only due to the non-registration in Udyam portal since many MFI loans of Bandhan Bank may have been earlier classified under MSME.

The Chief Secretary, Govt. of Assam, stated that despite the amendment in MSME Act, the growth in MSME is still not upto the mark and requested the RBI to sort out the matter relating to classifications under MSME.

GOVERNMENT SPONSORED SCHEMES (GSS):

National Rural Livelihood Mission (NRLM):

On the issues of settlement of the training expenses of RSETIs, official from ASRLM informed the house that they have already taken up the matter with Govt. of India for the reimbursement to the tune of Rs. 5.50 Crores but yet to get any response from Central Government.

PMFME (PM Formalization of Micro Food Processing Enterprises Scheme):

The Managing Director from Assam Industrial Development Corporation informed the house that the PMFME scheme is a centrally sponsored scheme under Ministry of Food Processing Industries. Its aim is to work towards formalization of micro enterprises in food processing sector. He informed the house that PMFME gives 35% subsidy on capital investment. He also added that so far only 12 loan applications are sanctioned, whereas, 63 loan applications are pending in different Banks.
(Action point: Concerned Banks, PMFME)

PMEGP:

Dy. CEO, KVIC, informed the house that there are 5,820 applications pending more than 30 days which is an area of concern. Chief Secretary, Govt. of Assam asked KVIC to share the details to the Banks and also asked the SLBC to present the status of applications under PMEGP in the next SLBC Meeting.

(Action Point: KVIC, SLBC)

General Manager, SBI, emphasised on the good credit culture of the borrowers to tackle the issue of high NPA in PMEGP and advised for proper selection of activities while sourcing the applicants.

The Chief Secretary, Govt. of Assam, expressed that considering that the project size in PMEGP is not optimal, the high rate of NPA in PMEGP is an area to be closely looked into. He sought the reasons for high rate of NPA in PMEGP from SLBC.

DGM, SLBC, in his reply, apprised the Chief Secretary, Govt. of Assam, the views of the "Sub-committee to study the causes of NPA of PMEGP loans" in this regard. Chief Secretary, Govt. of Assam, advised the Dy. CEO, KVIC, to conduct district-wise recovery camps in coordination with DCs, LDMs and Banks operating in the respective districts.

(Action Point: KVIC)

PRADHAN MANTRI MUDRA YOJANA (PMMY):

The Chief Secretary, Govt. of Assam, expressed displeasure over the abysmal performance of private Banks in MUDRA loans and therefore asked the private Banks to improve their finance under the scheme.

(Action point: All Private Banks)

100% Digitization of Majuli District:

Majuli District is the 2nd District, identified for 100% Digitization after Baksa district. AGM, SBI informed the house that the progress in this regard will be highlighted in the next SLBC Meeting.

(Action point: SLBC, All Banks)

Aspirational Districts & Districts below 30% CD Ratio:

LDM, Hailakandi briefed the house on the progress made in the parameters like CD Ratio, ACP and priority sector advances, Social Security Schemes and MUDRA in Hailakandi district. LDM, Hailakandi, who also looks after Karimganj district, informed

the house that a special sub-committee has been formed to look after the CD Ratios in these two districts.

The Chief Secretary, Govt. of Assam, asked the LDMs of Hailakandi, Karimganj districts and Dima Hasao, to strive for bringing these districts to come up at par with other districts of the State under important banking parameters.

(Action Point: LDM, Hailakandi, Karimganj & Dimahasao)

The Chief Secretary, Govt. of Assam, also asked the concerned Govt. department to write DO letter to the DCs of Karimganj and Dima Hasao where CD Ratio is below 40% as on Sep'21 quarter.

(Action Point: Concerned Dept., Govt. of Assam)

Data Integrity & Sanctity:

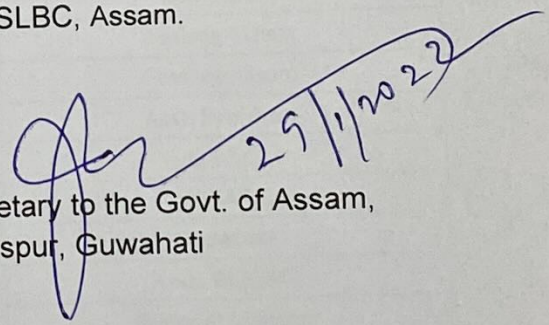
The Chief General Manager, NABARD, Guwahati, expressed concern over the skewed figures reported in agriculture sector, in MSME and in other sectors. He requested for data sanitization and for proper segregation of data.

(Action Point: All Banks)

Non-attendance in the SLBC Meeting:

The Chief Secretary, Govt. of Assam, expressed displeasure over the non-attendance of 4 member Banks in the SLBC Meeting i.e IndusInd Bank, Kotak Mahindra Bank, Ujjivan Bank and YES Bank.

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


29/1/2022
Chief Secretary to the Govt. of Assam,
Dispur, Guwahati

Annexure-I

LIST OF PARTICIPANTS IN ASSAM SLBC MEETING FOR SEPT'21 QUARTER, HELD ON 10.01.2022
VENUE: ROOM NO. : 308, ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA

(A) RBI, NABARD etc.:

SI No.	Organisation	Name	Designation
1	RBI	Shri Sanjeev Singha	Regional Director
2	NABARD	Shri Baiju N Kurup	Chief General Manager
3	RBI	Shri Siladitya Biswas	DGM
4	RBI	Shri Pranab Pegu	AGM
5	NABARD	Shri Sankar Das	AGM
6	NABARD	Shri Biswajit Deb	AGM

(B) State & Central Govt. Officials:

SI No.	Organisation	Name	Designation
1	Government of Assam	Shri Jishnu Barua, IAS	Chief Secy, Government of Assam
2	Finance Dept., GoA	Shri Manish Thakur, IAS	Principal Secy, Finance Department
3	Finance Dept., GoA	Shri Jayant Narlikar, IAS	Commissioner & Secretary, Finance
4	Finance Dept., GoA	Smt. Eva Deka	Director, Finance (IF) Deptt, GoA
5	Finance Dept., GoA	Shri Rashrul Hussain	DBT Expert
6	Finance Dept., GoA	Smt. Sumana Sharma	Banking Expert
7	Finance Dept., GoA	Shri Pankaj Phukan	Govt. of Assam
8	Finance Dept., GoA	Shri Tamojyoti Bose	Asst. Syst Adm
9	Ind. & Comm.	Shri Oinam Saram Kumar	C, I & C
10	AIDC, Ind. & Comm.	Shri Adil Khan	MD, AIDC
11	Ind. & Comm.	Shri Devajyoti Hazarika	Secretary
12	Ind. & Comm.	Shri Himanga Dip Das	Addl. DI (OAC)
13	ASCI	Shri Nirod Chakrabarty	Regional Manager
14	MSME-DI	Shri S Sonkar Paul	Asst. Director
15	A.H & Veterinary	Dr. Papori Gogoi	Credit Planning Officer
16	Agri Dept, GoA	Smt. Samiran Bora	Deputy Secretary
17	Agri Officer	Shri Biju Nath Sarma	D.A Khanapara
18	Agriculture	Shri P Goswami	RA
19	Agriculture	Shri Triranga Bharaliya	Dir. Horticulture & Food Processing
20	Agriculture, GoA	Shri R D Choudhury	ANO PMU
21	Agriculture, GoA	Shri SR Rahman	Dy Director, NO RKVY
22	ASRLM	Dr. Himadri Konch	COO-Prog
23	ASRLM	Shri Dipankar Boruah	SPM-FI

24	ASRLMS, SMD	Shri Krishna Baruah	State Mission Director
25	BSNL	Shri S N Padhey	AGM(EB)
26	Commissionerate of Taxes	Smt. Anjali Singh	IT Officer
27	Director of Accounts & Treasure	Shri Utpal Bhatta	System Adm
28	Directorate of Agriculture, GoA	Shri Amalendu Bhattacharjee	PFMS
29	Directorate of Agriculture, GoA	Shri Kailash Talukdar	Agri Marketing Expert
30	Fishery Deptt.	Shri Ratul Sarma	NO,KCC(Fishery)
31	Forest Dept.	Dr. Vinay Gupta	Add PCCF
32	Revenue Deptt., GoA	Smt. Gitanjali Bhattacharyya	Addl secretary
33	IT Deptt., GoA	Smt. Ruby Sharma	Secretary
34	NULM	Smt. Panchami Choudhury	SMD
35	O/o Gm (EB) Circle Office	Shri Shiva Ku Sahu	SDECEB
36	Telecom, O/o Sr. DDG	Smt. Thaduri Naveen	ADG(Rural 1)
37	PMFME, AIDC	Shri Dhruvajit Sarma	State Lead
38	Transport	Shri S R Mannan	Asst. Commissioner of Transport
39	Veterinary	Dr. Sashi R Malakar	JD. IVB
40	MFIN	Shri Hareh Wadhwa	Project Head
41	MFIN	Smt. Radhika Agashe	Dy Head State Initiatives
42	National Housing Bank	Shri Alok Sharma	AGM
43	NPCI	Shri Biswajit Saha	Senior Associate

(C) Banks:

SI No.	Organisation	Name	Designation
1	ACAB Ltd	Shri M C Das	DGM
2	AGVB	Shri D Gangopadhyay	Chairman
3	Apex Bank	Smt. Aatreyee Borthakur	Manager
4	Axis Bank	Shri Madan Gopal Boro	Vice President
5	Axis Bank	Shri Ripunjit Borah	Senior Manager
6	Bandhan Bank	Shri Ratul Chakraborty	DVP
7	Bank of Baroda	Smt. Aileen D Diengoh	AGM&RH
8	BOI	Shri Ramesh Kumar	DGM ZM
9	BOM	Shri T N Tsewutso	Branch Head
10	Canara Bank	Shri AG Akilesh Kumar	AGM
11	Canara Bank	Shri Ritesh Raj	Divisional Manager
12	CBI	Shri V K Srivastava	ZM
13	ESAF	Shri Nirmalay Mukherjee	Manager
14	Federal Bank	Shri Bhargabjyoti Saikia	EA to RH
15	HDFC Bank	Shri Minoo Biswas	Zonal Head
16	HDFC Bank	Shri Dipankar Talukdar	Vice President
17	ICICI Bank Ltd	Smt. Pinaki Bhattacharyya	Regional Manager
18	IDBI Bank	Shri Amarjyoti Kalita	AGM, RO

19	IDFC	Shri Prakash Upadhaya	CM
20	Indian Bank	Shri C Goswami	Zonal Manager
21	Indian Overseas Bank	Shri Prashant Kumar	Chief Manager
22	JSFB	Shri Krishnendu Majumdar	RHRL
23	Karnataka Bank	Shri Samujjal Laskar	BM
24	NESFB	Shri B Deb Roy	Head MSME
25	PNB	Shri Rajendra Singh	DGM ZM
26	Punjab & Sindh Bank	Shri C N Lily	CM
27	South Indian bank	Shri Anand Mathew	Cluster Head
28	UCO Bank	Shri Joydeep Choudhury	Chief Manager
29	Union Bank of India	Shri Subhash Kumar keshav	Regional Head
30	IPPB	Shri Ansarul Hoque	Manager
31	Reliance Jio	Shri Nazrul Islam	Manager
32	LDM Hailakandi	Shri Siddhartha Sankar	S.Manager

D) Convenor Bank:

Sl No.	Organisation	Representative	Designation
1	SBI	Smt. Suranjana Dutta	General Manager, SBI (NW-I)
2	SBI	Shri Susanta Kumar Sahoo	DGM (SLBC)
3	SBI	Shri Subhakanta Kanungo	DGM (FIMM)
4	SBI	Smt. Seema Dixit	DGM (ABU)
5	SBI	Shri Bikas Ray	AGM (SLBC)
6	SBI	Shri Sanjeev Kaushik	AGM (WEBCAS)
7	SBI	Shri Ngayin Mahongnao	AGM (SME)
8	SBI	Shri Pranab Sen	CM (SLBC)
9	SBI	Shri Rajat Kanta Das	CM (SLBC)
10	SBI	Shri Laishram Khogen Singh	Manager (SLBC)
11	SBI	Shri Sanen Hasnu	DY. Manager (SLBC)
12	SBI	Shri Himangsu Kalita	Customer Associate (SLBC)