

**STATE LEVEL BANKERS' COMMITTEE, ASSAM**  
**MINUTES OF THE MEETING FOR THE QUARTERS ENDED SEPTEMBER 2016**  
**AND DECEMBER, 2016 HELD ON 24.01.2017**  
**AT ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

The State Level Bankers' Committee meeting for the state of Assam for the quarters ended September and December, 2016 was held on 24<sup>th</sup> January, 2017 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri Vinod Kumar Pipersenia, Chief Secretary of Assam in the chair. The meeting was attended by the Hon'ble, Minister for Industries and Commerce, Govt. of Assam, Sri Chandra Mohan Patowary, 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 Chandra Mohan Patowary, Hon'ble Minister for Industries & Commerce, Assam, Sri V. K. Pipersenia, Chief Secretary, GoA, others Govt. officials and officials from different Banks to the SLBC Meeting. He stated that the meeting assumed more significance due to the recent demonetization and its attendant impact and the Govt. Priority is now to focus on less cash transactions and take up the challenge of payment of wages to the tea garden workers in the state through digital modes of payment.

3.. Shri Pipersenia, in his opening remarks, welcomed the Hon'ble Minister for Industries & Commerce, Assam, Sri Chandra Mohan Patowary. He stated that new Govt. had given high importance to the banking sector. This was evidenced by the fact that Sri Sarbananda Sonowal, Chief Minister of Assam, Sri Himanta Biswa Sarma, Finance Minister of Assam, and Sri Chandra Mohan Patowary, Minister for Industries & Commerce, Assam, all had attended three consecutive SLBC meetings. He said that the banking system was the backbone of the financial system of the country and during the demonetization period it had come to the fore front. In the new system banks have to play a significant role. Sri Pipersenia expressed his concern that CD ratio of Assam was quite low in comparison to the national average and the Govt. had already discussed the matter with the banks a number of times. He stated that the Govt. of Assam placed utmost importance to Skill Development and Industrialisation. MSME sector would have to play an important role in the growth of economy of the state. He requested the Additional Chief Secretary, Industries & Commerce, GoA, to give a brief review of the schemes under the department of Industries & Commerce.

4. Sri Ravi Capoor, Additional Chief Secretary, Department of Industries & Commerce, GoA informed that Assam primarily was an agrarian society. Whatever industries that had developed in Assam like tea, oil, coal etc., had originated quite some time back. Other than these, 95% of industries are in the MSME Sector. But the MSME sector is in serious trouble. First, the cost of credit is very high and secondly, the credit flow is extremely restricted. He stated that in case of Prime Minister Employment guarantee Programme (PMEGP) out of 3000 cases only 1% had been sanctioned till date. The government has given big thrust on Agro based small and micro industries like Food Processing and Agro Processing and proposed to set up 200 Primary Processing Centres during the current year with plans to set up 700-800 Primary Processing Centres within 2-3 years throughout the state. He requested the financial sector to support the Government wholeheartedly.

5. Sri K.K.Dwivedi, Commissioner, Industries & Commerce, GoA, stated that industry is the only hope for the growth of the state. He expressed his apprehension that the financial sector neglected the industrial sector. Banks should focus on industry sector for increasing CD Ratio. He highlighted some schemes of the department:

a) Credit Guarantee Scheme: - Under CGS credit can be extended upto Rs. 1 cr without any collateral security and with guarantee cover. Govt. of India and MSME Department had already set up a fund so that, if the loan became NPA, then the amount could be recovered out of that fund. Unfortunately in Assam, only two loans had been sanctioned by SBI under Credit Guarantee Scheme and only one proposal had been sanctioned till date, under PMEGP Scheme.

b) Stand-Up India: - The Stand-up India scheme facilitates bank loans between Rs. 10 lacs to Rs. 1 cr to SC/ST and woman borrowers. The target for each bank branch is to finance at least one SC/ST and one woman borrower. But unfortunately in this scheme also the progress is very low. Out of a target of 4354 (2 X 2177 branches) excluding Co-op banks; only 466 nos. of proposals had been sanctioned and Rs. 45 crores disbursed. He requested the banks to give importance to this sector.

6. Hon'ble minister for Industries & Commerce, Assam, Sri Chandra Mohan Patowary said that the general concept of banking in the state was limited to depositing and withdrawing money. But the core concept of banking is investment (or disbursing of loans). So, he requested the banking sector to invest on industries, farmers and entrepreneurs. He expressed his concern that the current CD Ratio of the state is low in comparison to other states. But, there has recently been a shift in the scenario and big investors of the country have expressed their willingness to invest in the North Eastern Region. Sri Patowary mentioned that recently "Prabashi Bhartiya Diwas" was observed in Bengaluru and in the Assam pavilion there was a long queue of prospective investors. The state government is planning to develop the waterways of Assam from Sadiya to Dhubri up to Bay of Bengal and rail connectivity also. The Govt. had signed one MoU with Civil Aviation Ministry to make more air connectivity. He informed that the Govt. of Assam had already sanctioned 100 acres of land for establishing Food Park by Baba Ramdev. Hon'ble minister gave the slogan for his department – **"THINK INDUSTRY, THINK ASSAM"**.

Sri Patowary was concerned about the recovery and NPA position of the Banks. He said that the state government would give all possible help for recovering the bad loans and reducing the NPA position of the banks.

7. Sri Pipersenia, then conveyed his gratitude to the Hon'ble Minister for his inspiring and encouraging speech. He also expressed his concern about the low CD Ratio of the state. Further emphasising the words of the Hon'ble Minister he added that the following three points would have to be considered as most important:

- i) Bankers should be extremely happy that the Govt. realised the real problem of the banking sector, and that was the increase in NPAs.
- ii) For increasing the CD Ratio in the state, it was very important to develop the culture of entrepreneurship.

iii) Skill Development: As a minister of Skill Development, Sri Patowary took serious steps to improve the skill of the people of the state. The Assam government would be setting up a world class Skill Development Centre and Assam would become the skill capital of India. He stated that not only Baba Ramdev, but Dabur , Havel and many other investors had shown their willingness to invest in the state. He advised that the financial sector could take this opportunity to increase their CD Ratio by supporting those interested investors.

8. Sri Z.T. Khiangte, AGM, LB&RRB, SBI, LHO, Guwahati announced the names of the award winning banks in various categories for the previous quarter. The Chief Secretary felicitated all the winners with Phulam Gamosa and Certificates of Appreciation.

9. The Reserve Bank of India official highlighted some salient points :

i) Swachh Bharat Mission: The Ministry of Drinking water & Sanitation, GoI which is monitoring the Swachh Bharat Mission, had expressed concern about the low disbursement of credit for the up gradation of toilets despite water and sanitation being declared as a Priority Sector by RBI in 2015. So the department requested RBI to raise the issue in SLBC platform to sensitize the banks to intensify the lending for water and sanitation activity to make India open defecation free by October, 2019. This matter may be taken up as a regular Agenda in the SLBC meetings.

ii) Doubling of farmer's income by 2022: The Govt. of India had proposed certain measures in this matter and RBI had circulated to the Lead Banks on 29<sup>th</sup> September, 2016. He requested banks to revisit their documents for the Crop loans and simplify these for speedy sanctioning and disbursal of loans and it should also be an agenda in SLBC, DCC and DLRC meetings.

iii) Low CD Ratio : The CD Ratio was below 40% in Cachar and Chirang districts. RBI had contacted the respective districts, but according to the LDMs, CD Ratio was higher than 40%. He requested SLBC convenor to ascertain the correct position prevailing in the two districts.

iv) Preparation of SLBC Calendar for 2017: He requested the SLBC convenor to prepare the SLBC calendar for the next year and upload it in the SLBC site. He requested that the SLBC meetings should strictly be conducted as per the Calendar, as far as possible.

10. Sri Piperseneia requested the SLBC Convenor to invite the Lead Bank Manager and the Deputy Commissioners of the Cachar and Chirang districts in next SLBC meeting.

11. Sri Ravi Kota, Commissioner/ Secretary, Department of Finance, GoA announced that as a part of 18 digital incentives, one incentive is for the bankers –i.e., banks has to make digital transactions of at least 75% in rural areas between 1<sup>st</sup> January, 2017 to 31<sup>st</sup> March, 2017. NABARD also announced one award called “CM's award for Assam's Rural Digital Initiative 2016-17” – In this the banks would get cash prize of Rs. 50,000/- (Rupees Fifty Thousand Only).

12. The Chief Secretary congratulated all the bankers for making the process of demonetization successful with minimum inconvenience to the public. He thanked all the participants for their wholehearted efforts and contribution.

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**LIST OF PARTICIPANTS IN THE SLBC (ASSAM) SEPTEMBER AND DECEMBER, 2016**

**QUARTERS MEETING ON 24.01.2017**

(A)1.	Sri Chandra Mohan Patowary	<b>Minister, Industries &amp; Commerce</b>		<b>Govt. of Assam</b>
<b>(B) RBI, NABARD, SIDBI etc.</b>				
2	Shri. Aridaman Kumar	DGM	RBI	Guwahati
3	„ Aatish Anant	AGM	„	„
4	Ms. Rajasree Baruah	CGM	NABARD	„
5	Sri R.Kumar K.G.	DGM	„	„
6	Ms. Archona Singh	AGM,	„	„
7	Shri Manoj Gautam	AGM	SIDBI	„
<b>(C) State &amp; Central Govt. officials &amp; Other Banks</b>				
8	Sri V. K. Pipersenia	Chief Secretary	GoA	„
9	„ Ravi Capoor	Addl. C/S (I&C)	„	„
10	„ Pyarelal	Addl. C/S (Finance)		
11	Dr. Ravi Kota	Comm.& Secry, (Finance)	„	„
12	Sri Imdadul Haque	Comm.& Secry ( Finance)	„	„
13	„ K.K.Dwivedi	Comm. & Secry ( I & C)	„	„
14	„ D. J. Hazarika	Addl. Secry (Finanace)		
15	Smt.EvaDeka Kalita	Director, (IF)Finance	„	„
16	„ R.K.Doley	E.O.(CIS), Agriculture	„	„
17	J.U.Khan	Nodal Officer(Agriculture)	„	„
18	M.P. Rownier	Jt. Dir (Agriculture)		
19	„ K.K.Mourya	Mktg.Officer(Agri)	„	„
20	„ M. Phukan	Dy. Secry (Revenue & DM)	„	„
21	„ Ashish Modak	State Dir. (KVIC)	Gol	„
22	„ H.N.Meena	Astt.Dir (KVIC)	„	„
23	Dr. Rousy Baruah	PM-FI (ASRLMS)	GoA	„
24	Ms. Priyanka Das	PE-Skill(ASRLMS)		
25	Sri D.K.Baruah	SPM-FI&ME(NULM)	„	„
26	KanlyanmoyChanda	RC (HUDCO)	„	Guwahati
27	Sri Subhash Ghosh	SM (HUDCO)	„	„
28	„ D. Saikia	Financial Officer	BYST	
29	S. Choudhury	ADT (BSNL)	Gol	„
30	„ I. Das	DGM (BSNL)	„	„

31	„ S.B. Jena	DGM & Zonal Head	ALB	„
32	„ A.K. Prasad	Sr.Manager	ALB	„
33	Sri Kumar Gaurav	Sr.Br.Manager	ANB	Guwahati
34	S. Ahmed	DRM	BOB	„
35	Sri S. Bhattacharjee	Sr. Manager	BOB	„
36	„ L.Kh.Mao	DZM	BOI	„
37	„ R. Mandal	Ch Manager	BOM	„
38	„ N.G.Vaidya	DGM	CAN	„
39	„ S.P.Dhal	Zonal Manager	CBI	„
40	„ J.K.Mallick	Manager	CBI	
41	„ J. Talukdar	Ch. Manager	DEN	„
42	„ H. Bhattacharjee	AGM	IDBI	„
43	„ S.S. Sodhi	A.M.	IDBI	„
44	„ S.K.Pradhan	DZM	IND	„
45	„ S.K. Ghosh	DGM	IOB	„
46	„ M. Pator	Sr. Manager	OBC	„
47	„ K. Kumar	Dy. Circle Head	PNB	„
48	„ „ A.K.Choudhury	Chief Manager	SBBJ	„
49	„ R.K. Gupta	Sr. Manager	SYN	„
50	„ S.S. Singh	DGM	UBI	„
51	„ B. DuttaGupta	Manager	UBI	„
52	„ K.P.Sahoo	DGM	UCO	„
53	„ S. Bhattacharjee	Sr. Manager	UCO	„
54	B.K.B.Gohain	AGM	UCO	„
55	„ A. Bhatt	Ch Manager	UNI	„
56	„ B.C. Baishya	Manager	UNI	„
57	„ D. Das	Reg. Manager	VJB	„
58	„ S. K. Behera	Sr. Manager	VJB	„
59	„ A. Bhutia	Manager	CB	„
60	Ms. R.A. Daimari	Asstt. Manager	BMB	„
61	Sri H. Bayan	DY.Vice President	HDFC	„
62	„ S. Roy	AGM	FED	„
63	„ P. Hazarika	REg. Head	ICICI	„
64	„ D. Chanda	Head, HUB Operation	INDUS	„
65	„ J.P. Hazarika	Asstt. Manager	INDUS	„
66	„ Rakesh Das	Manager	AXIS	„
67	„ S. Chakraborty	AVP	YES	„

68	„ S. Barthakur	AVP	KMB	„
69	„ V. Varghese	Br. Manager	KBL	„
70	„ S. Gogoi	Asstt. Manager	SIB	Guwahati
71	„ A. Kumar	Cluster Head	BANDHAN	„
72	„ R.K.Sarma	Ch. Manager	AGVB	„
73	„ K.C.Das	Chairman	LDRB	„
74	„ B. Kalita	GM	ACAB	„
75	Ms. A. Barthakur	Asstt. Manager	ACAB	„

#### D) Convenor Bank

76	Sri O.P.Mishra	General Manager (NW-I)	SBI	Guwahati
77	Ms.Anjali T. Lindem	DGM(OR)	„	„
78	Sri J. Sahoo	DGM (B&O)	„	„
79	„ M. Sarma Roy	DGM(SME)	„	„
80	„ Z.T. Kiangte	AGM(LB&RRB)	„	„
81	„ N.L.Mandal	AGM(LB&RRB)	„	„
82	„ U Chakraborty	AGM(SME)	„	„
83	„ P. Choudhury	CM (ABU)	„	„
84	Ms. A. Nagaholi	CM ( LB&RRB)	„	„
85	Sri A.J.Das	Manager	„	„
86	„ Bhupen Borah	Dy.Manager(ABU)	„	„
87	„ G.R.Paul	Dy.Manager (LB&RRB)	„	„
88	„ Kumar Anubhav	Dy Manager (LB&RRB)	„	„
89	Smt. G. Baruah	Asstt. Mgr(LB&RRB)	„	„
90	„ P. Gogoi	Programmer	NIC	„