AGENDA FOR ASSAM SLBC MEETING
FOR COMBINED DEC'21 & MAR'22 QUARTERS

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **10.01.2022** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA – 1:

ACTION TAKEN REPORT FOR ASSAM SLBC MEETING HELD ON 10th JAN, 2022:

Sl No.	Particulars	Action to be taken by:	Action Taken
1.	**CD Ratio:** Chief Secretary, Govt. of Assam asked the Banks with CD Ratio below 30% to come up with better performance in Dec, 2021 quarter.	**Banks below 30% CD Ratio i.e SIB, KMB, UNI & PSB**	**Kotak Mahindra Bank** has improved its CD Ratio from 23% to 32%, **Punjab & Sind Bank** from 29% to 33% in Mar'22 quarter over Sept, 2021 quarter. **Union Bank** is at 27% in Mar'22 quarter and **South Indian Bank** is at 16% CD Ratio in Mar'22 quarter.
2.	**MUDRA:** Chief Secretary, Govt. of Assam, expressed displeasure over the abysmal performance of private Banks in MUDRA loans and asked the private Banks to improve their finance under the scheme.	**All Private Banks**	Private Banks and Small Finance Banks have collectively disbursed Rs 1,087 Crores under MUDRA, out of which Bandhan alone has disbursed Rs 877 Crores, during the FY 2021-22. However, 6 banks namely **IDFC**, **Jana Small Finance Bank, Kotak Mahindra Bank, North East Small Finance Bank, Utkarsh Small Finance Bank & YES Bank** have not disbursed any loan under MUDRA during the FY 2021-22.
3.	**PMFME** : Managing Director, Assam Industrial Development Corporation informed the house that so far only 12 loan applications under PMFME are sanctioned, whereas, 63 loan applications are pending in different Banks.	**All Banks, PMFME**	PMFME Dept., Govt of Assam in coordination with SLBC conducted sensitisation programme via online mode on 13.01.2022. The bank officials and LDMs also participated in the programme. SLBC Sub-committee on PMFME was also conducted on 1st March, 2022, wherein the Banks were advised for speedy disposal of all the 183 pending applications either by sanction or rejection with valid reasons. **As on 31st Mar'22**, Banks have sanctioned 41 applications under PMFME and 273 applications are pending at the branch level of different Banks.
4.	**PM SVANidhi:** Chief Secretary, Govt. of Assam, urged the Banks to release the sanctioned amount under PM SVANidhi which are yet to be disbursed and also to sanction 8,000 more applications to achieve the target set for March, 2022.	**All Banks, NULM for ULBs**	As on 4th Apr'22, all Banks in Assam have sanctioned **62,443** nos. of applications, out of which **52,574** applications have been disbursed under PM SVANidhi against the target of **52,000** nos. set upto March, 2022.
5.	**100% Digitization:** 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.	**All Banks**	As on 31st March, 2022, in **Baksa** district which is the first district identified for 100% digitization, out of 6,35,442 saving accounts, 6,31,508 accounts have been digitally covered (i.e 99.38%) and out of 3,929 current accounts, 3,925 accounts have been digitally covered (i.e 99.90%). **Majuli** district is the 2nd district identified for 100% Digitisation. As on 31st Dec, 2021 (reference timeline), the district had 1,89,514 eligible saving accounts and 932 current accounts. As on 31st March, 2022, 84,218 saving accounts have been digitally covered (i.e 44.44%) and 482 current accounts have been digitally covered (i.e 51.72%).
6.	**Data Integrity & Sanctity:** 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 before uploading in the SLBC portal.	**All Banks**	Data integrity and sanctity is being regularly discussed in all the fora of SLBC and Sub-committee meetings. Banks have confirmed that data sanctity & Integrity is given top priority before uploading data in the portal. SLBC conducted a virtual meeting of all the member Banks on 5th Apr'22 in this regard.
7.	**Underperforming Districts:** 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.	**LDM, Hailakandi, Karimganj & Dimahasao**	LDM, Hailakandi & Karimhanj arranged special Bankers' meet to review the performance of banks. The special sub-committee on CD Ratio were also constituted under the chairmanship of the Deputy Commissioner to improve the performance of the banks. LDM, Dimahasao cited the reasons for lagging behind other districts in the State due to unique geographical factors and remoteness of village areas. He expressed that with setting up of FLCs in coordination with CRISIL, there will be rapid progress under various important banking parameters.
8.	**PMEGP:** Chief Secretary, Govt. of Assam asked KVIC to share the details of 5,820 applications under PMEGP pending more than 30 days to the Banks and also asked the SLBC to present the status of applications under PMEGP in the next SLBC Meeting.	**KVIC, Banks having pendency in expediting the PMEGP applications**	A review committee meeting on PMEGP was convened by KVIC on 4th Feb 2022 with all the Banks and other stakeholders. Bank-wise & Branch-wise list of all pending applications were forwarded to the Zonal Heads of the Banks for expedition of the pending applications latest by 28th Feb'22 and claim of Margin Money (MM) subsidy latest by 10th Mar'22. An SLBC Sub-committee on PMEGP was also conducted on 1st March, 2022, wherein a deadline was set as 20th March, 2022 for clearing of all the pending PMEGP proposals/ applications at branches of different Banks. **As on 31st Mar'22, there is a pendency of 1,275 applications under PMEGP with different Banks against pendency of 5,820 as on 30th Sep'21.**
9.	**NPA under PMEGP:** 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.	**KVIC**	KVIC intimated to SLBC vide letter No.ASM/PMEGP/Bank Correspondence/2021-22, dated 10th Feb'22 that they have proposed to organise district-wise recovery camps after the closure of FY(2021-22), in coordination with DCs, LDMs, Banks and all the DICCs.

AGENDA- 2

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.03.2022: -

(Amount in Rs.Crores)

	As on 31st Mar'21	As on 31st Dec'21	As on 31st Mar'22	YoY growth	YoY Growth in %	QoQ growth	QoQ Growth in %
Deposits	1,76,409	1,78,619	1,92,149	15,741	9	13,530	8
Advances	98,956	1,00,449	1,04,291	5,336	5	3,842	4
CD Ratio	56.09	56.24	54.28				

There is a YoY growth of Rs. 15,741 Cr (9%) in Deposit and Rs. 5,336 Cr (5%) in Advance. During FY 2021-22, 10 Banks reported –ve growth in credit. Major –ve growth Banks are Bandhan Bank (-Rs.1,422 Cr), Axis Bank (-Rs.644 Cr), IOB (-Rs.167 Cr), Ujjivan (-Rs.156 Cr) and IndusInd (-Rs.138 Cr).

b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.03.2022:-

Banks with the Highest CD Ratio (in %)		Banks with the Lowest CD Ratio (in %)	
BAND	277	USFB	0.25
ESAF	220	SIB	16
IDFC	209	UNI	26
INDUS	163	IDBI	30
NESFB	139	KMB	32

c) BANK-WISE CD RATIO AS ON 31.03.2022:-

CD Ratio	No. of Banks	Name of Banks
Below 30%	3	USFB, SIB, UNI
30% to 40%	6	IDBI, KMB, PSB, CBI, UCO, CAN
Above 40%	22	IND, AACB, BOB, AGVB, FED, PNB, SBI, BOI, YES, IOB, AXIS, KBL, ICICI, JSF, HDFC, UJJ, BOM, NESFB, INDUS, IDFC, ESAF, BAND

d) DISTRICT-WISE CD RATIO AS ON 31.03.2022:-

CD Ratio above 60%: 12 Districts		CD Ratio from 40% to 60%: 19 Districts		CD Ratio below 40%: 2 Districts	
District	**CD Ratio**	**District**	**CD Ratio**	**District**	**CD Ratio**
Westkarbi	86	Sonitpur	60	Karimganj	35
Lakhimpur	81	Biswanath	59	Dimahasao	32
Kamrup	74	Karbianglong	59		
Morigaon	73	Bongaigaon	58		
Dhemaji	73	Sibsagar	58		
Udalguri (AD)	69	Dhubri (AD)	56		
Golaghat	68	Majuli	55		
Nagaon	66	Jorhat	55		
Baksa (AD)	66	Tinsukia	54		
Darrang (AD)	66	Goalpara (AD)	52		
Nalbari	63	Chirang	48		
Barpeta (AD)	63	Charaideo	47		
		Kokrajhar	46		
		Cachar	45		
		Dibrugarh	44		
		Hailakandi (AD)	43		
		Southsalmara	42		
		Kamrupmetro	42		
		Hojai	40		

(*AD : Aspirational District)

14 Districts have registered progress in CD Ratio in Mar'22 quarter over Dec'21 quarter, notably **SouthSalmara District (increased by 3.42%), Golaghat (increased by 2.24%), Baksa (by 2.14%).**

AGENDA-3

ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS UPTO 31.03.2022:

(Amount in Rs.Crores)

Sector	FY 2020-21			FY 2021-22		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri Total	14775	5373	36%	16745	5796	35%
Crop Loan (Out of Agri)	8525	1219	14%	10066	1892	19%
MSME	8778	12562	143%	10791	10756	100%
Other Priority Sector	3503	1445	41%	3618	3516	97%
Total	**27056**	**19379**	**72%**	**31154**	**20067**	**64%**

Total ACP achieved amount in FY 2021-22 is Rs. 20,067 Crores against ACP achievement of Rs. 19,379 Crores in FY 2020-21.

HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE OF THE BANKS DURING FY(2021-22)

5 Banks with the Highest ACP (PS) Performance During the FY(2021-22) (in %)					5 Banks with the Lowest ACP (PS) Performance During the FY(2021-22) (in %)				
Bank	**Branches**	**Target Amount**	**Achieved Amount**	**ACP Achieved%**	**Bank**	**Branches**	**Target Amount**	**Achieved Amount**	**ACP Achieved%**
ESAF	1	1.10	16.66	1514	USFB	2	8.51	0.00	0
INDUS	34	161.27	597.88	371	IOB	31	314.59	8.25	3
YES	11	91.09	248.77	273	UJJ	18	221.90	7.21	3
FED	12	163.29	323.42	198	AACB	67	933.74	77.73	8
BAND	471	1587.82	2684.73	169	AGVB	472	6146.30	1778.95	29

AGENDA- 4

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.03.2022:-

(Amount in Rs.Crores)

Sector	O/S as on 31st Mar'21	O/S as on 31st Dec'21	O/S as on 31st Mar'22	YoY Growth	YoY Growth %	QoQ growth	QoQ Growth in %	CY PSL Adv % to Tot Adv	NPA Amt. as on 31st Mar'22	NPA Amt. as 31st Mar'22 in %
Agri Total	20,401	20,124	20,422	21	0.10	298	1.48	19.58	3935	19.27
Crop loan (out of Agri loan)	5,811	6,250	6485	674	11.60	234	3.75	6.22	1863	28.73
MSME	26,282	24,278	25866	-415	-1.58	1,588	6.54	24.80	2722	10.52
Other Priority Sector	10,415	12,657	14280	3,865	37.11	1,624	12.83	13.69	782	5.47
Total PSA	**57,098**	**57,058**	**60,568**	**3,470**	**6.08**	**3,510**	**6.15**	**58.08**	**7439**	**12.28**

The Priority Sector Advance has increased from Rs. **57,098** Cr. as on **Mar'21** to **60,568** Cr. as on **Mar'22** i.e **a YoY growth of Rs. 3,470 Cr (6%).**

Total priority sector advances for the State of Assam stood at **58%** of the total advances at the end of Mar'22 quarter. RBI benchmark in PSA is 40%.

(i) AGRICULTURAL ADVANCES (PS):

There is a YoY growth of Rs. 21 **Crore** in **Agri Priority Sector Advances** in the Mar'22 quarter.

The priority sector Agricultural Advances of Rs. 20,422 Cr. as on Mar'22 Qtr. stands at 19.58% of the total advances. RBI benchmark in PSA(Agri) is 18%.

(ii) MSME SECTOR AS ON 31.03.2022:-

(Amount in Rs.Crores)

Sub-Segment	O/S as on 31st Mar'21	O/S as on 31st Dec'21	O/S as on 31st Mar'22	YoY Growth	QoQ growth	NPA Amt.	NPA Amt in %
Micro	16,812	12,680	13286	-3,527	606	1657	12
Small	6,116	8,288	8741	2,625	453	848	10
Medium	2,479	2,252	2908	428	656	196	7
Other	874	1,059	932	58	-127	21	2
Total	**26,282**	**24,278**	**25,866**	**-415**	**1,588**	**2,722**	**11**

There is a QoQ growth of Rs. **1,588** Cr in MSME in Mar'22 quarter over Dec'21 quarter. However, negative YoY growth of Bandhan Bank in MSME (-Rs. 4,803 Cr) has impacted overall YoY growth in MSME for the State.

AGENDA- 5

PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.03.2022:-

(Amount in Rs. Crores)

MUDRA	O/S as on 31st March'21		O/S as on 31st Dec'21		O/S as on 31st Mar'22		YoY Growth	QoQ growth	NPA as on 31.03.2022	
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.	Amt.	NPA Amt in %
Shishu	4,47,180	922	3,05,774	598	437768	897	-24	299	212	24%
Kishore	2,28,394	2,467	1,66,120	2,204	366032	3526	1,059	1,322	611	17%
Tarun	20,892	1,092	31,544	1,317	33555	1450	358	133	156	11%
Total	**6,96,466**	**4,480**	**5,03,438**	**4,119**	**8,37,355**	**5873**	**1,393**	**1,754**	**978**	**17%**

There is a YoY growth of Rs **1,393** Cr & QoQ growth of Rs. **1,754** Cr in MUDRA in Mar'22 quarter.

AGENDA-6

GOVERNMENT SPONSORED SCHEMES (GSS):PERFORMANCE DURING THE FY(2021-22) & O/S AS ON 31.03.2022:

(Amount in Rs.Crores)

Schemes	Target for FY(2021-22)		Disbursement		Achievement %		O/S as on 31st Mar'22		NPA as on 31st Mar'22	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amt.	NPA Amt in %
NRLM	101970	1280	67138	1636.45	66%	128%	111033	1477.23	36.19	2.45%
NULM	3656	67.5	1165	31.32	32%	46%	5306	80.50	4.08	5.07%
PMEGP (in margin money)	5596	145.89	3479	62.95	62%	43%	34938	547.76	257.81	47.07%
SUI	NA	NA	604	69.28	NA	NA	1788	199.21	14.47	7.26%

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 31.03.2022:

Sl No.	Scheme	Public Bank	Private Bank	Co-operative Bank
1	**NRLM**	NA	BAND, ESAF, FED, HDFC, ICICI, IDFC, INDUS, JSF, KBL, KMB, SIB, UJJ, USFB, YES	NA
2	**NULM**	BOM	AXIS, BAND, ESAF, HDFC, ICICI, IDFC, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, USFB, YES	APEX Bank
3	**PMEGP**	NA	BAND, ESAF, IDFC, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, USFB, YES	APEX Bank
4	**SUI**	IOB	AXIS, BAND, ESAF, FED, ICICI, IDFC, JSF, NESFB, SIB, UJJ, USFB, YES	APEX Bank

TARGETS FOR FY(2022-23):

(i) ASRLM: Assam State Rural Livelihood Mission has set a total 1,34,430 nos. of SHGs to be credit linked with credit disbursement amounting to Rs. 1,540 Crores as target for ASRLM for the FY 2022-23.

(ii) PMFME: AIDC Ltd, Industries, Commerce & Public Enterprise Department has set a total of 4,153 nos. of loans as target for PMFME loan for the FY(2022-23) in the State of Assam.

(iii) **PMEGP:** KVIC has set a target under PMEGP for the FY(2022-23) as 8,751 nos. of Projects along with Rs. 275.93 Crores as Margin Money. The target for 2nd Loan for upgradation of existing PMEGP unit is 87 nos. of Projects for Rs.11.61 Crores as Margin Money.

The House may approve the Targets.

AGENDA- 7

RSETI: There are 26 RSETIs in Assam.

FOR FY(2021-22) FOR THE PERIOD FROM 1st APRIL 2021 to 31st MARCH 2022							
Sl No.	**Bank**	**RSETI District**	**TOTAL TRAINED**	**TOTAL SETTLED**	**TOTAL SETTLED %**	**CREDIT LINKAGE**	**CREDIT LINKAGE % (G/E*100)**
(A)	**(B)**	**(C)**	**(D)**	**(E)**	**(F)**	**(G)**	**(H)**
1	AGVB	BONGAIGAON	203	148	72.91	105	70.95
2	AGVB	JORHAT	332	145	43.67	2	1.38
3	AGVB	KAMRUP	400	280	70.00	120	42.86
4	AGVB	KAMRUP (METRO)	214	91	42.52	62	68.13
5	AGVB	SONITPUR	214	108	50.47	4	3.70
6	CBI	TINSUKIA	267	253	94.76	56	22.13
7	PNB	CACHAR	356	356	100.00	189	53.09
8	PNB	DHEMJI	363	125	34.44	0	0.00
9	PNB	DIBRRUGARH	355	303	85.35	139	45.87
10	PNB	GOLAGHAT	412	229	55.58	43	18.78
11	PNB	KARIMGANJ	277	187	67.51	118	63.10
12	PNB	LAKHIMPUR	384	289	75.26	155	53.63
13	PNB	MORIGAON	403	374	92.80	9	2.41
14	PNB	SIVSAGAR	403	301	74.69	77	25.58
15	SBI	BAKSA	390	327	83.85	125	38.23
16	SBI	CHIRANG	374	267	71.39	154	57.68
17	SBI	DIMA HASAO	358	342	95.53	191	55.85
18	SBI	KARBI ANGLONG	335	209	62.39	118	56.46
19	SBI	UDALGURI	405	184	45.43	104	56.52
20	UCO	BARPETA	583	477	81.82	242	50.73
21	UCO	DHUBRI	604	367	60.76	4	1.09
22	UCO	GOALPARA	733	441	60.16	272	61.68
23	UCO	KOKRAJHAR	549	516	93.99	96	18.60
24	UCO	DARRANG	313	309	98.72	92	29.77
25	UCO	NALBARI	436	273	62.61	145	53.11
26	RUDSETI	NAGAON	354	207	58.47	80	38.65
TOTAL :			**10017**	**7108**	**70.96**	**2702**	**38.01**

Total trained candidates are 10,017, out of which 7,108 candidates have been settled i.e 71%. Out of 7,108 settled candidates, 2,702 candidates are having credit linkage @ 38.01%.

REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:

The claims for reimbursement of training expenses amounting to **Rs 2.01 Cr** pertaining to SBI as on 31.03.2022 are pending with ASRLM. SLBC has already taken up the matter with ASRLM. However, no response has been received from ASRLM in this regard.

AGENDA- 8

STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

(a) FINANCIAL LITERACY CAMPS HELD DURING THE FY(2021-22):

Quarters	No. of FLC Camps conducted during each Quarter	
	FY (2020-21)	FY (2021-22)
June	99	84
Sept	249	373
Dec	861	457
March	712	718
Total No. of FLC Camps	**1,921**	**1,632**

(b) STATUS OF 100% DIGITISATION:

MAJULI DISTRICT DIGITIZATION PROGRESS REPORT AS ON 31st MARCH, 2022								
Digital coverage for individuals (Savings Accounts)						Digital coverage for Businesses (Current Accounts)		
Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts, no of women accounts covered	% coverage for women accounts		No. of accounts covered	% coverage
1,89,514	92,884	84,218	44.44%	42,811	46.09%	932	482	51.72%

(c) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 31.03.2022:

Sl No.	Account Type	Cumulative Numbers				
		As on Mar'19	As on Mar'20	As on Mar'21	As on Mar'22	YoY Growth in enrollments during FY 2021-22
1	PMJDY	1,48,71,109	1,63,26,240	1,82,63,197	2,01,66,597	19,03,400
2	PMJJBY	12,08,408	11,66,306	12,12,497	22,10,162	9,97,665
3	PMSBY	24,71,774	32,21,221	33,67,251	63,06,716	29,39,465
4	APY	3,03,206	3,72,700	5,74,929	8,12,314	2,37,385

AGENDA-9

ASPIRATIONAL DISTRICTS' (ADs) PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETRS: STATUS AS ON 31.03.2022

Sl No.	District Name	Branch Network as on 31.03.2022			CD Ratio-1		During the FY ACP Achv%	
		Total Branch	Total ATM	Total CSP	As on 31st Dec'21	As on 31st Mar'22	FY 2020-21	FY 2021-22
1	Baksa	53	48	345	64	66	48	34
2	Barpeta	122	134	1,526	64	63	47	48
3	Darrang	71	92	1,015	65	66	63	50
4	Dhubri	84	82	1,419	56	56	42	31
5	Goalpara	68	73	967	50	52	43	39
6	Hailakandi	45	77	469	46	43	47	39
7	Udalguri	47	64	521	72	69	28	25
	7 ADs Total	**490**	**570**	**6,262**	**59**	**59**	**45**	**39**
	All Districts	**2,992**	**4,064**	**21,662**	**52**	**51**	**72**	**64**

ASPIRATIONAL DISTRICTS' (ADs): PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETRS:

(Amount in Rs.Crores)

Sl No.	District Name	O/S Amount in Rs.Crores					
		KCC O/S Amt.		PMEGP O/S Amt.		MUDRA O/S Amt.	
		As on 31st Dec'21	As on 31st Mar'22	As on 31st Dec'21	As on 31st Mar'22	As on 31st Dec'21	As on 31st Mar'22
1	Baksa	115	121	20	21	53	64
2	Barpeta	338	369	31	31	205	313
3	Darrang	203	214	15	15	103	157
4	Dhubri	159	161	25	27	141	265
5	Goalpara	122	128	12	12	67	133
6	Hailakandi	91	97	11	12	76	118
7	Udalguri	203	209	26	27	50	59
	7 ADs Total	**1,230**	**1,299**	**139**	**145**	**694**	**1,108**
	All Districts	**6,012**	**6,373**	**523**	**548**	**4,119**	**5,873**
	Ratio of 7 ADs to All Districts	**20.46**	**20.38**	**26.57**	**26.55**	**16.85**	**18.86**

ASPIRATIONAL DISTRICTS: SOCIAL SECURITY SCHEMES (IN CUMULATIVE NOS.)

Sl No.	District Name	PMJDY		PMJJBY		PMSBY		APY	
		As on 31st Dec'21	As on 31st Mar'22	As on 31st Dec'21	As on 31st Mar'22	As on 31st Dec'21	As on 31st Mar'22	As on 31st Dec'21	As on 31st Mar'22
1	Baksa	512226	518333	40873	44867	119209	129768	19452	20879
2	Barpeta	1448988	1464983	98009	103322	388104	386377	37349	42475
3	Darrang	862449	865105	67081	74246	207452	220205	19345	21432
4	Dhubri	1371568	1384153	81378	84969	371100	369069	28743	35267
5	Goalpara	680960	681856	50488	60071	219738	242479	19022	23182
6	Hailakandi	449527	453759	32418	34919	100371	104859	12467	14017
7	Udalguri	635058	639696	67931	66031	161477	154307	17085	17494
	7 ADs Total	**5960776**	**6007885**	**438178**	**468425**	**1567451**	**1607064**	**153463**	**174746**
	All Districts	**19880255**	**20166597**	**2035866**	**2210162**	**5997848**	**6306716**	**744191**	**812314**
	Ratio of 7 ADs to All Districts	**29.98**	**29.79**	**21.52**	**21.19**	**26.13**	**25.48**	**20.62**	**21.51**

AGENDA- 10

INTEGRATING THE NCFE TEXTBOOK IN SCHOOL CURRICULUM :

National Centre for Financial Education (NCFE), set up by the four financial sector regulators (RBI, SEBI, IRDAI and PFRDA) has developed financial education workbooks for Classes 6 to 10 in collaboration with CBSE. The books contain chapters on various basic financial concepts such as savings, operation of bank accounts, basics of taxation, insurance, investment etc. which can be integrated into regular subjects such as Civics, Social Studies, Mathematics, History, English etc. to avoid additional burden on students. So far, 15 State Education Boards have already included the modules on financial education in the school curriculum. The concerned department of Government of Assam is, therefore, requested towards this objective of integrating the NCFE textbook in school curriculum.

AGENDA- 11

ETHANOL FINANCING TO PROJECTS APPROVED UNDER STATES ETHANOL PRODUCTION POLICIES:

Subsequent on adoption of "The Assam Etahnol Production Promotion Policy, 2021" with effect from 20th August, 2021, by an order of Governor of Assam, the Banks operating in Assam may extend the coverage of Ethanol Financing SOP of Banks to projects approved under the Assam Ethanol Production Promotion Policy. In this regard, SLBC had circulated the copy of policy to all the stakeholders.

AGENDA- 12

PM KISAN SCHEME:

I. KYC of untraceable PM KISAN beneficiaries
II. Aadhaar linking of PM KISAN beneficiaries with their Bank Accounts
III. Saturation of PM KISAN beneficiaries with KCC

AGENDA- 13

SATURATION DRIVE FOR JAN SURAKSHA SCHEME:

Saturation drive for Jan Suraksha Scheme has been extended upto 30.09.2024. The timeline for achieving the targets is as follows:-

Period	Target to Achieve
Upto Sep'22	40% of the Total Target
Upto Sep'23	70% of the Total Target
Upto Sep'24	100% of the Total Target

a) The achievement of Banks in saturation drive for Jan Suraksha Scheme in Assam as on 27.04.2022 is given below:-

PMJJBY				PMSBY			
Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 27.04.2022	Achievement %	Saturation Target upto Sep'24	Target upto Sep'22	Achievement as on 27.04.2022	Achievement %
27,96,763	11,18,705	1,79,533	16	30,76,412	12,30,565	3,61,844	29

b) Claim settlement Status as on 27.04.2022:

Total Claim	9,368
Settled	8,327
Rejected	856
Pending	185

AGENDA- 14

I. Flow of monthly bank-wise data on all parameters and availability to Finance Department, Govt. of Assam.

AGENDA- 15

DIGITAL PAYMENTS:

I. Support from SLBC to onboard Banks permitted by RBI to undertake Govt. Business, Banks to promote innovative payment alternatives to the citizens including Over the Counter (OTC), POS, Contact facilities and other assisted facilities.
II. Banks to come up to Govt. with the latest trend of technologies free of charges including implementation of POS including promotion of alternative payment channels as part of the Digital India Initiatives.
III. Special Items of Digital Payments: Availability of UPI, RuPay etc as payment option for payment of all State level services, improvement in payment mechanisms,/ payment sites to make them user friendly.
IV. Latest status of digital payment in Assam.

AGENDA- 16: MISCELLANEOUS:

I. **FACILITATE THE PAYMENT TO PENSIONER AT THE ENHANCED RATE BY ALL BANKS OPERATING IN THE STATE OF ASSAM:** SLBC had advised all the banks operating in Assam vide mail dated 17.03.2022, the Home and Political Departments, Govt. of Assam D.O letter dated 16th Mar'22 and Govt. of Assam Notification dated 10th Dec'21. SLBC again escalated the matter vide SLBC DO letter dated 30th Mar'22, to honour the decision of the Government of Assam.

II. **KCC Campaign (AH&DF)** extended upto 31st July, 2022: As on 31.03.2022, a total no. of 13,431 applications has been received by the Banks, out of which 4,271 applications have been sanctioned.

III. Any other item with the permission of the chair.