AGENDA FOR ASSAM SLBC MEETING
FOR COMBINED QUARTERS OF SEP'23 & DEC'23

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on **12.10.2023** was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA -1:

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2023: -

(Amount in ₹Crores)

	As on 31st Dec'22	As on 30th Sep'23	As on 31st Dec'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %
Deposits	1,98,913	2,09,683	2,16,160	6,477	3	17,247	9
Advances	1,14,364	1,34,707	1,41,054	6,347	5	26,690	23
CD Ratio	**57.49**	**64.24**	**66.03**				

There is a YOY growth of ₹ 17,247 Cr (9%) in Deposit and ₹ 26,690 Cr (23%) in Advances. Banks are Canara Bank (-276 Cr) & YES Bank (-124 Cr) are having major negative QoQ growth on Deposits due to bulk deposit transferred. NESFB (-611 Cr) are having major negative QoQ growth on Advances. NESFB submitted that negative growth is due to changes in microfinance segment.

In sub-committee meeting held on 08.02.2024 for Dec'23 quarter, Banks expressed their commitment to the house that their CD Ratio will increase above 50% by end of March'24.

<table>
<tr><th colspan="3">Action Taken Report for June'23</th></tr>
<tr><th>Agenda</th><th>BANKS</th><th>COMPLIANCE REMARKS</th></tr>
<tr><td>Banks having less than 50% CD Ratio</td><td>AU, Utkarsh, SIB, Union, CBI, APEX, YES, UCO, PSB, INDIAN, UJJIVAN, CANARA, JSF, IDBI, AGVB</td><td>11 banks i.e., RBL, Utkarsh, AU SFB, South Indian Bank, Apex, CBI, UCO, Union, PSB, Indian, Jana SFB still having less than 50% CD Ratio as on 31.12.2023.
4 banks i.e., Canara, IDBI, YES, & AGVB have shown improvement in CD Ratio in Dec'23 quarter and are having CD ratio above 50%.
However, CD Ratio of 2 Banks i.e South Indian Bank & Utkarsh has declined in Dec'23 quarter as compared to Sept'23 quarter.</td></tr>
<tr><td>Top Performing Branch</td><td>IOB, HDFC</td><td><table><tr><th>Branch name</th><th>Deposit(in Cr)</th><th>Advance(in Cr)</th><th>CD Ratio</th></tr><tr><td>Nalbari Branch (IOB)</td><td>13.81</td><td>26.57</td><td>192</td></tr><tr><td>Fancy Bazar (HDFC)</td><td>868.00</td><td>1,082.00</td><td>125</td></tr></table></td></tr>
<tr><td>Low Performing Branch from 3 banks</td><td>YES Bank, Apex Bank & Union Bank</td><td><table><tr><th>Branch name</th><th>Deposit(in Cr)</th><th>Advance(in Cr)</th><th>CD Ratio</th></tr><tr><td>Tezpur Branch(YES Bank)</td><td>106.54</td><td>2.57</td><td>2.41</td></tr><tr><td>Jorhat Branch (Apex)</td><td>66.74</td><td>5.44</td><td>8.15</td></tr><tr><td>Zoo Narengi Road (Union)</td><td>126.33</td><td>12.61</td><td>9.98</td></tr></table></td></tr>
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b) BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.12.2023: -

CD Ratio	No. of Banks	Name of Banks
Below 50%	11	**RBL, Utkarsh SFB, AU SFB, South Indian Bank, Apex, CBI, UCO, Union, PSB, Indian, Jana SFB**
50%-60%	8	**CANARA, IDBI, TMB, PNB, YES, KMB, AGVB, SBI**
Above 60%	15	**BOI, FEDERAL, UJJIVAN, IOB, BOB, KBL, AXIS, NESFB, HDFC, ICICI, BOM, ESAF, Bandhan, Indusind, IDFC**

c) DISTRICT-WISE CD RATIO AS ON 31.12.2023: -

Action Taken Report for June'23		
Agenda	**LDMs**	**COMPLIANCE REMARKS**
Districts having less than 40% CD Ratio	Dimahasao, Karimganj	LDM Karimganj (37.07%) has shown improvement in CD Ratio in Dec'23 quarter but still having CD ratio below 40% and LDM Dimhasao (34.02%) is having negative growth in CD Ratio. However, both districts are having growth in Deposits and advances.

CD Ratio above 60%: 24 Districts		**CD Ratio from 50% to 60%: 7 Districts**		**CD Ratio below 50%: 4 Districts**	
District	**CD Ratio**	**District**	**CD Ratio**	**District**	**CD Ratio**
Westkarbi	99.62	Tinsukia	58.51	Cachar	48.76
Lakhimpur	94.19	Chirang	58.29	Hojai	48.13
Dhemaji	89.91	Kamrupmetro	55.59	**Karimganj**	**37.07**
Karbianglong	87.37	Dibrugarh	54.00	**Dimahasao**	**34.02**
Golaghat	81.35	Hailakandi	52.00		
Barpeta	79.96	Charaideo	51.57		
Baksa	78.16	Kokrajhar	51.43		
Morigaon	77.82				
Nagaon	75.56				
Majuli	74.99				
Udalguri	74.78				
Darrang	73.64				
Nalbari	70.98				
Sonitpur	70.86				
Kamrup	70.11				
Bongaigaon	69.59				
Tamulpur	68.89				
Jorhat	67.98				
Sibsagar	67.10				
Goalpara	66.75				
Southsalmara	65.63				
Dhubri	63.92				
Biswanath	62.96				
Bajali	61.02				

29 Districts have registered progress in CD Ratio in Dec'23 quarter over Sept'23 quarter, notably **Baksa (+9.25%) & Barpeta (+8.81%).**

1 District is having major negative growth in CD Ratio i.e**. Kamrup Rural (-18.50%).** In Kamrup Rural, **HDFC Bank** is having negative growth in advances (-2,281 Cr) in Dec'23 quarter over Sept'23 quarter. HDFC Bank submitted that the reason for negative growth is mismatch of branch mapping. They have assured that it will rectify in Marc'23 quarter.

In sub-committee meeting, it was decided that to develop a monitorable action plan to improve the CD Ratio for the districts having below 40% CD Ratio.

AGENDA-2

ANNUAL CREDIT PLAN (ACP): REVIEW OF FY 2023-24 CREDIT DISBURSEMENT BY THE BANKS UPTO 31.12.2023:

Action Taken Report for June'23		
Agenda	**BANKS/LDMs**	**COMPLIANCE REMARKS**
Banks having 100% target achievement under ACP	HDFC, ICICI, AXIS, YES Bank	RBI Guwahati had conducted a meeting with these banks and advised the banks to check the MIS report and to confirm that the data reported to SLBC was in consonance with the MIS report. The above banks had given a confirmation to this effect i.e. over achievement figures of ACP for MSME sector are in order.
Banks having PSA in Agri less than 18%	BOB, BOM, CANARA, PSB, SBI, Federal, HDFC, ICICI, IDFC, IDBI, Indusind, KBL, KMB, SIB, TMB, YES, AU, Utkarsh	Banks have submitted that they are following steps to increase the PSA in Agri. And achieve the benchmark. i. All branches have been advised to focus and increase agri. Lending. Periodically calls and reviews are conducted to improve the nos. ii. By lending under Agriculture segment, by saturating maximum farmers under KCC and other allied activities. iii. By organising camps on a regular basis for SHG, KCC, Animal Husbandry loans. iv. By driving to saturate all beneficiaries with KCC loan. Some banks like KBL, TMB, AU, Utkarsh are not having any exposure in Agri segment.

(Amount in ₹Crores)

Sector	FY 2023-2024 upto 31.12.2023		
	Target Amount	**Achieved Amount**	**Achievement %**
Agri Total	17,057.64	7,649.00	45%
Crop Loan (Out of Agri)	9,761.85	2,599.38	27%
MSME	17,098.88	20,707.81	121%
Other Priority Sector	4,080.06	2,154.15	53%
Total	**38,236.58**	**30,510.96**	**80%**

21 Banks have achieved their annual target below 40% i.e. RBL(0%), AU SFB(0%), Utkarsh(0%), NESFB(0.11%), Apex(7.39%), SIB(15.23%), ESAF(24.93%), PSB(28.87%), IDBI(31.31%), AGVB(31.56%), Ujjivan(33.61%), BOB(38.27%), IOB(40.28%), IDFC(44.29%), CBI(48.18%), Jana SF(51.44%), BOI(54.21%), UCO(55.42%), PNB(58.53%), Canara(62.90%), Bandhan(78.45%).

Utkarsh and NESFB submitted that due to non-availability of UDHYAM Registration Certificate, their advance figures were not being included in PSL.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.12.2023:-

(Amount in ₹Crores)

Sector	O/S as on 31st Dec'22	O/S as on 30th Sep'23	O/S as on 31st Dec'23	QoQ growth	QoQ Growth in %	YOY growth	YOY Growth in %	PSL Adv % to Tot Adv	NPA Amt. as on 31.12.2023	NPA Amt. as 31.12.2023 in %
Agri Total	22,044	23,663	25,745	2,082	8.80	3,701	16.79	18.25	3,516	13.66
Crop loan (out of Agri loan)	7,248	7,422	7,465	43	0.58	217	2.99	5.29	2,367	31.71
MSME	29,204	34,906	36,063	1,157	3.31	6,859	23.49	25.57	2,731	7.57
Other Priority Sector	11,953	12,019	12,089	70	0.58	136	1.14	8.57	987	8.16
Total PSA	**63,201**	**70,588**	**73,897**	**3,309**	**4.69**	**10,696**	**16.92**	**52.39**	**7,234**	**9.79**

The Priority Sector Advance has increased **YOY growth of ₹ 10,696 Cr (17%)** and stood at **53%** of the total advances against RBI benchmark (40%)**.**

(i) AGRICULTURAL ADVANCES (PS):

There is a QoQ growth of ₹ **2,082 Cr** in **Agri Priority Sector Advances** in Dec'23 quarter and the YOY growth during FY 2023-2024 is ₹ 3,701 Cr. The priority sector Agricultural Advances of ₹ 25,745 Cr. as on Dec'23 Qtr. stands at 18.25% of the total advances.

(ii) MSME SECTOR AS ON 31.12.2023: -

There is a QoQ growth of ₹ **1,157** Cr in MSME in Dec'23 over Sep'23 and YOY growth of ₹ **6,859** Cr in MSME in Dec'23 over Dec'22 quarter.

AGENDA- 3

PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.12.2023: -

(Amount in ₹ Crores)

MUDRA	O/S as on 31st Dec'22		O/S as on 30th Sep'23		O/S as on 31st Dec'23		YoY Growth	QoQ Growth
	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	Amt.
Shishu	5,79,362	1,125	6,57,327	1,125	6,13,083	1,118	-7	-7
Kishore	6,19,009	4,958	6,89,174	5,442	6,73,728	5,746	788	304
Tarun	32,930	1,769	40,040	2,024	43,685	2,215	446	191
Total	**12,31,301**	**7,852**	**13,86,541**	**8,591**	**13,30,496**	**9,079**	**1,227**	**488**

There is a YoY growth of Rs 1,227. Banks having major negative QoQ growth on PMMY is Ujjivan(-52 Cr). RBL, TMB, AU, NESFB & Utkarsh are having NIL outstandings for this Govt. Flagship Scheme.

AGENDA- 4

GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2023-24) & O/S AS ON 31.12.2023

Action Taken Report for June'23		
Agenda	**BANKS**	**COMPLIANCE REMARKS**
All Banks having at least any Nil GSS(NRLM, NULM, PMEGP, SHG, SUI)	AXIS, BAND, FED, HDFC, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, UJJ, USFB, APEX	Despite the assurance to come out of NIL zone in Govt. Sponsored Schemes, the Banks i.e., Bandhan, Federal, HDFC, ICICI, NESFB, Ujjivan, Indusind, KBL, KMB, YES, IDFC, RBL, SIB, TMB, AU SFB, ESAF, Jana SFB, Utkarsh, AXIS, Apex are yet to finance loan in one or more GSS loans as on 30th Sep'23. Details are in Agenda no 4.

i) NRLM, NULM, PMEGP, SUI

(Amount in ₹Crores)

Schemes	Target for FY(2023-24)		Disbursement		Achievement %		O/S as on 31st Dec 2023		NPA as on 31st Dec 2023	
	No.	Amt	No.	Amt	No.	Amt	No.	Amt	Amt.	%
NRLM	1,76,649	4,097.73	95,945	3,024.63	54%	74%	2,13,965	4,312.73	28.63	0.66%
NULM	1,493	29.3	1,670	29.28	112%	100%	9,356	177.53	4.96	2.79%
PMEGP	7,160	582.1	2,923	104.25	41%	18%	28,408	609.49	226.85	37.22%
SUI	NA	NA	899	108.46	NA	NA	2,081	315.40	23.61	7.49%

ii) PM SVANidhi

Action Taken Report for June'23		
Agenda	**BANKS**	**COMPLIANCE REMARKS**
Bank's strategy to achieve PM SVANidhi Target for 2nd Tranche	All member banks	1st and 3rd Tranche target have been achieved for Assam. 2nd tranche target yet to achieve by 9,629 nos. Some banks are having NIL Disbursement in 2nd loan as on 01.03.2024. In 2nd tranche - Jana SFB, YES, Indusind, Kotak Mahindra Bank, RBL

PMSVANidhi Progress report as on 10.03.2024 for Assam				
Tranche	**Target upto 31.03.2024**	**Total Eligible Application**	**Disbursed**	**Achievement in %**
1st Tranche	1,09,159	1,25,700	1,13,385	104
2nd Tranche	42,830	42,845	33,302	78
3rd Tranche	2,790	4,271	3,549	127
Total	**1,54,779**	**1,72,816**	**1,50,236**	**97**

iii) **PMFME Progress as on 01.03.2024**

Bankwise PMFME PROGRESS REPORT AS ON 01.03.2024 FOR FY 2023-24							
Bank Name	**Target**	**Total Application**	**Loan Under Process**	**Loan Sanctioned**	**Loan Disbursed**	**Achievement %**	**Loan Rejected**
Assam Gramin Vikash Bank	1,019	1185	411	72	113	11	1,276
AXIS Bank	0	5	5	0	0	0	0
Bandhan Bank Limited	56	40	75	0	0	0	0
Bank of Baroda	182	82	55	3	4	2	100
Bank of India	196	78	22	18	20	10	138
Bank of Maharashtra	46	2	0	0	0	0	8
Canara Bank	367	162	15	26	31	8	224
Central Bank of India	391	248	73	10	5	1	330
Federal Bank	41	0	2	0	0	0	0
HDFC Bank	168	170	191	0	2	1	69
ICICI Bank Limited	24	9	22	0	0	0	3
IDBI Bank	63	20	34	0	0	0	8
Indian Bank	352	190	74	30	26	7	183
Indian Overseas Bank	146	81	9	26	28	19	66
Indusind Bank	102	1	2	0	0	0	0
Karnataka Bank Limited	10	1	2	0	0	0	0
Kotak Mahindra Bank	18	1	3	0	0	0	0
NESFB	83	28	56	0	0	0	4
Punjab & Sindh Bank	46	15	9	1	1	2	14
Punjab National Bank	723	854	359	123	112	15	726
State Bank of India	1,414	1607	434	77	115	8	2,083
South Indian Bank	5	0	0	0	0	0	0
Assam Coop Apex Bank	77	47	53	2	2	3	23
UCO Bank	498	339	54	36	50	10	503
Ujjivan Small Finance Bank	0	1	3	0	0	0	0
Union Bank of India	310	197	69	23	22	7	275
YES Bank	42	0	0	0	0	0	1
Total	**6,379**	**5,363**	**2,032**	**447**	**531**	**8**	**6,034**

AGENDA- 5

STATUS OF FINANCIAL INCLUSION & SOCIAL SECURITY SCHEMES:

i) **FINANCIAL LITERACY CAMPS HELD DURING THE FY (2023-2024):**

Quarters	**No. of FLC Camps conducted during each Quarter**	
	FY (2022-23)	**FY (2023-24)**
June	612	1,225
Sept	984	958
Dec	1,072	1,442
March	895	-
Total No. of FLC Camps	**3,563**	**3,625**

ii) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 31.12.2023:

Sl No.	Account Type	Cumulative Numbers			
		As on Dec'22	As on Sep'23	As on Dec'23	QoQ Growth in Enrolments
1	**PMJDY**	2,16,06,964	2,28,96,790	2,31,83,371	2,86,581
2	**PMJJBY**	40,98,311	31,50,501	33,91,192	2,40,691
3	**PMSBY**	1,26,04,378	75,57,782	82,12,847	6,55,065
4	**APY**	10,35,423	12,40,828	13,33,685	92,857

a) Claim settlement Status as on 31.01.2024:

	PMJJBY	PMSBY
Total Claim	11,013	1,015
Settled	10,059	633
Rejected	814	126
Pending	140	256

AGENDA-6

ASPIRATIONAL DISTRICTS' (ADs) & ASPIRATIONAL BLOCKS' PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETERS: STATUS AS ON 31.12.2023

Action Taken Report for June'23		
Agenda	**BANKS**	**COMPLIANCE REMARKS**
Aspirational Districts' (ADs) & Mission Utkarsh District	All member banks	Banks submitted that they have taken all possible steps to increase its presence in last 3 quarters. i. Banks are expanding BC network throughout the state. All the BCs are trained to implement Jansuraksha schemes to the customers. ii. By organizing Jan Suraksha Camps in weekly basis for saturation of Social Security Scheme. iii. By Co-ordinating with the concerned LDMs for exploring the possibility of setting up branch/BC/CSP in these blocks.

ASPIRATIONAL DISTRICT' PERFORMANCE AS ON 31.12.2023

Sl No.	District Name	Branch Network as on 31.12.2023			CD Ratio	During the FY ACP Achv%
		Total Branch	Total ATM	Total CSP	As on 31.12.2023	FY 2023-24
1	**Baksa**	38	16	608	78	29
2	**Barpeta**	95	132	1,862	80	44
3	**Darrang**	70	108	1,348	74	67
4	**Dhubri**	89	97	2,123	64	55
5	**Goalpara**	72	72	1,423	67	42
6	**Hailakandi**	47	59	619	52	70
7	**Udalguri**	51	48	827	75	24
7 ADs Total		**462**	**532**	**8,810**	**70**	**47**
All Districts		**3,124**	**4,153**	**47,646**	**61**	**80**

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

Sl No.	District Name	OPERATIVE CASA			PMJJBY		
		Target	As on 31st Dec'23	Achievement %	Target	As on 31st Dec'23	Achievement %
1	**Baksa**	1,29,755	1,47,456	114	9,775	9,060	93
2	**Barpeta**	1,29,755	1,68,261	130	9,775	12,012	123
3	**Darrang**	1,29,755	1,54,466	119	9,775	13,222	135
4	**Dhubri**	1,29,755	1,83,172	141	9,775	12,048	123
5	**Goalpara**	1,29,755	1,37,228	106	9,775	10,742	110
6	**Hailakandi**	1,29,755	1,43,772	111	9,775	8,869	91
7	**Udalguri**	1,29,755	1,28,467	99	9,775	14,016	143

Sl No.	District Name	PMSBY			APY		
		Target	As on 31st Dec'23	Achievement %	Target	As on 31st Dec'23	Achievement %
1	**Baksa**	30,303	39,783	131	2,886	4,771	165
2	**Barpeta**	30,303	37,218	123	2,886	6,432	223
3	**Darrang**	30,303	42,010	139	2,886	4,593	159
4	**Dhubri**	30,303	36,678	121	2,886	5,200	180
5	**Goalpara**	30,303	31,562	104	2,886	4,706	163
6	**Hailakandi**	30,303	29,062	96	2,886	4,024	139
7	**Udalguri**	30,303	41,182	136	2,886	4,666	162

ASPIRATIONAL BLOCKS' PERFORMANCE AS ON 31.12.2023

Sl No.	District Name	Block Name	Branch Network as on 31.12.2023			Social Security Scheme as on 31.12.2023		
			Total Branch	Total ATM	Total CSP	Enrolment under PMJJBY	Enrolment under PMSBY	Enrolment under APY
1	Baksa	Tamulpur	11	6	129	25,522	48,897	6,841
2	Barpeta	Mandia	8	1	108	20,933	53,971	6,802
3	Cachar	Lakhipur Block	8	5	163	6,581	16,985	2,300
4	Darrang	Pub-Mangaldai	6	4	95	13,111	26,095	3,597
5	Dhemaji	Murkongselek	6	5	147	25,946	59,208	11,287
6	Dhubri	Birshing-Jarua	2	1	79	2,921	9,446	1,552
7	Dimahasao	Diyang Valley	4	2	22	1,957	6,483	871
8	Dimahasao	Diyungbra	2	0	4	1,193	3,985	1,383
9	Dimahasao	Jatinga Valley	4	2	49	415	992	518
10	Dimahasao	New Sangbar	3	2	18	3,738	7,598	1,599
11	Goalpara	Lakhipur	10	6	603	21,652	57,775	7,920
12	Hailakandi	South Hailakandi	2	0	39	1,774	6,172	930
13	Karbianglong	Nilip	4	0	27	4,536	9,929	3,099
14	Karbianglong	Rongmongwe	4	0	58	1,964	6,695	2,482
15	Karbianglong	Samelangso	4	1	49	6,820	10,868	2,851
16	Southsalmara	Fekamari	3	2	72	93	2,238	783
17	Udalguri	Bhergaon	7	6	150	17,707	34,479	4,052
18	Westkarbi	Amri	1	6	25	5,415	14,023	3,703
19	Westkarbi	Chinthong	5	2	32	5,175	11,480	2,450
20	Westkarbi	Socheng	1	0	2	160	1,115	632
Total			**95**	**51**	**1,871**	**1,67,613**	**3,88,434**	**65,652**
State Total			**3,124**	**4,153**	**47,646**	**33,91,192**	**82,12,847**	**13,33,685**

AGENDA- 7 : PERFORMANCE UNDER RSETI

Action Taken Report for June'23		
Agenda	**BANKS**	**COMPLIANCE REMARKS**
Strategy to achieve in all the parameters in line with the MoRD benchmarks	ASRLM Dept., Govt. of Assam, SLBC, CAN, AGVB, CBI, PNB, SBI, UCO	Total trained candidates are 12,690, out of which 6,739 candidates have been settled i.e., 53%. Out of 6,739 settled candidates, 2,476 candidates are having credit linkage @ 37%.

i) RSETI Performance as on 31.12.2023 and present status of 7 RSETIs new allocation.

PERFORMANCE OF RSETI IN ASSAM: BANK-WISE & DISTRICT-WISE							
FOR THE PERIOD FROM 01.04.2023 to 31.12.2023							
Sl No.	**Bank**	**RSETI District**	**TOTAL TRAINED**	**TOTAL SETTLED**	**TOTAL SETTLED %**	**CREDIT LINKAGE**	**CREDIT LINKAGE %**
(A)	**(B)**	**(C)**	**(D)**	**(E)**	**(F)**	**(G)**	**(H)**
1	AGVB	BONGAIGAON	238	161	68%	82	51%
2	AGVB	JORHAT	318	194	61%	79	41%
3	AGVB	KAMRUP	345	191	55%	89	47%
4	AGVB	KAMRUP (METRO)	346	208	60%	32	15%
5	AGVB	SONITPUR	392	68	17%	20	29%
6	CBI	TINSUKIA	351	225	64%	86	38%
7	PNB	CACHAR	554	483	87%	240	50%
8	PNB	DHEMJI	428	74	17%	45	61%
9	PNB	DIBRRUGARH	345	334	97%	54	16%
10	PNB	GOLAGHAT	540	268	50%	92	34%
11	PNB	KARIMGANJ	484	301	62%	199	66%
12	PNB	LAKHIMPUR	453	172	38%	62	36%
13	PNB	MORIGAON	505	255	50%	1	0%
14	PNB	SIVSAGAR	478	168	35%	0	0%
15	SBI	BAKSA	459	115	25%	17	15%
16	SBI	CHIRANG	396	319	81%	80	25%
17	SBI	DIMA HASAO	593	512	86%	277	54%
18	SBI	KARBI ANGLONG	383	116	30%	30	26%
19	SBI	UDALGURI	439	360	82%	85	24%
20	UCO	BARPETA	699	235	34%	199	85%
21	UCO	DHUBRI	638	450	71%	212	47%
22	UCO	GOALPARA	881	496	56%	197	40%
23	UCO	KOKRAJHAR	696	373	54%	54	14%
24	UCO	DARRANG	598	198	33%	130	66%
25	UCO	NALBARI	598	146	24%	26	18%
26	RUDSETI	NAGAON	533	317	59%	88	28%
TOTAL:			**12,690**	**6,739**	**53%**	**2,476**	**37%**

ii) Request for Opening of new RSETIs in the uncovered Districts in the State

MoRD, GoI has directed the banks to take immediate action for opening of new RSETIs in the uncovered districts. To augment the process of opening of new RSETIs, MoRD, GOI has assigned the responsibility of opening of new RSETIs to the respective Lead Banks by 31.03.2024.

Assam- Details of 6 uncovered Districts having potential for opening of new RSETIs			
S. No	**Uncovered District**	**RSETI assigned to**	**SDR Name**
1	Biswanath	HDFC	Pankaj Kumar Baruah
2	Charaideo	PNB	Pankaj Kumar Baruah
3	Hailakandi	PNB	Pankaj Kumar Baruah
4	Hojai	PNB	Pankaj Kumar Baruah
5	Majuli	ICICI	Pankaj Kumar Baruah
6	South Salmara	UCO	Pankaj Kumar Baruah
7	Baksa	AXIS	Pankaj Kumar Baruah
8	Bajali	CANARA	Pankaj Kumar Baruah
9	West Karbianglong	SBI	Pankaj Kumar Baruah

AGENDA- 8 : PERFORMANCE UNDER VIKSIT BHARAT SANKALP YATRA

Progress under VBSY as on 31.01.2024						
District Name	**PMJDY Sourced**	**PMJJBY Sourced**	**PMSBY Opened**	**MUDRA Sourced**	**SUPI Opened**	**APY Sourced**
Baksa	1	766	901	0	0	0
Barpeta	1,621	1,213	2,297	77	0	382
Biswanath	465	173	367	12	0	124
Bongaigaon	0	2,261	7,005	0	0	192
Cachar	3,438	2,825	3,936	116	0	552
Charaideo	0	209	464	1	0	51
Chirang	5	190	206	3	0	18
Darrang	82	292	377	14	0	67
Dhemaji	80	478	527	53	37	252
Dhubri	683	1,478	1,743	10	0	365
Dibrugarh	70	414	533	0	0	103
Dima Hasao	46	212	447	17	0	40
Goalpara	1,007	589	878	74	0	537
Golaghat	3,434	2,113	5,248	177	12	610
Hailakandi	179	1,086	1,943	1	0	197
Hojai	79	675	1,070	17	0	173
Jorhat	115	870	1,953	25	0	148
Kamrup	279	2,054	3,809	53	0	645
Kamrup Metro	599	522	665	76	3	228
Karbi Anglong	59	196	263	16	0	51
Karimganj	365	1,232	2,764	2	0	180
Kokrajhar	546	347	511	83	10	150
Lakhimpur	40	1,215	1,599	64	0	331
Majuli	9	159	343	2	0	26
Marigaon	29	920	1,117	0	0	2
Nagaon	2,444	2,467	3,400	28	1	1,109
Nalbari	652	335	716	16	0	54
Sivasagar	0	435	812	10	0	77
Sonitpur	618	246	416	22	0	187
South Salmara	205	204	305	3	0	111
Tinsukia	846	1,080	1,686	24	0	317
Udalguri	796	865	1,021	0	0	11
West Karbi	4	8	11	1	0	3
Grand Total	**18,796**	**28129**	**49,333**	**997**	**63**	**7,293**

AGENDA-9: MISCELLANEOUS:

(i) Financial Inclusion measures in Tea Estates of Assam

PENDING SUMMARY AS ON 31.12.2023											
Sr. No.	**Particulars**	**No. of Tea Gardens**	**PNB**	**UCO**	**SBI**	**Indian**	**BOB**	**ICICI**	**CBI**	**BOI**	**UNI**
1	Pending with Bank related to Cash Replenish Agencies (CRA) cash loading or other issues.	3	0	0	0	0	0	0	3	0	0
2	Pending with Tea Garden Authorities for providing infrastructure	7	0	0	1	5	0	0	1	0	0
3	Under Construction / To be installed shortly	3	0	1	1	1	0	0	0	0	0
4	Tea Garden denied/not interested	5	0	0	3	0	1	0	0	0	1
5	BC CSP Deployed	6	5	0	0	0	0	0	0	1	0
6	ATM recently installed / Mobile ATM with cash live	14	11	0	1	0	1	0	0	1	0
Grand Total		**38**	**16**	**1**	**6**	**6**	**2**	**0**	**4**	**2**	**1**
Total Pending		**24**	**16**	**1**	**6**	**6**	**2**	**0**	**4**	**2**	**1**

(ii) Setting up of Brick-and-Mortar Branches in Unbanked Village.

Status of opening of brick and mortar branches as on 31.12.2023				
SN	**Allocated Bank**	**District**	**Village Name**	**Present status**
1	Bank of Baroda	Golaghat	Kouwanipathar	Reply is awaited from bank. Bank to explain in detail.
2		Chirang	Duttapur F/Block	
3	Bank of India	Tinsukia	Hatisal Gaon No.1	Branch has been opened (soft opening) in December 2023. However, Branch shall be fully operational from 20.03.2024
4		Sonitpur	Chari Duar Forest Prtd. Area	Branch opened on 05.02.2024.
5		Chirang	Salbari F/Block	Branch opened on 01.03.2024.
6	BOM	Sonitpur	Kochmara Protected Forest Area	Unavailability of suitable Premises.
7	Canara Bank	Darrang	No.1 Arimari	Branch opened on 09.10.2024
8		South Salmara	Bhurakata	Branch will open on 20.03.2024.
9		Darrang	No.2Shyampurchapari	Canara Bank Branch already available within 2 km. Hence, Bank has requested for cancellation of branch opening in the village.
10	CBI	Goalpara	Lejam	Flood affected area having security issues. Bank to explain in detail.
11	HDFC Bank	South Salmara	Birsing Pt.I	Unavailability of suitable Premises.
12		Dibrugarh	Namchang Chah Bagicha	
13		Cachar	Derby T.E.	
14	ICICI Bank	Goalpara	Chilarvita	Unavailability of suitable Premises.
15	Punjab National Bank	Tinsukia	PhilobariT.E. (Dar.No.2) Pt-1	Branch opened on 01.03.2024.
16		Kamrup	Barduar Tea Garden No.1	
17		Tamulpur	Goybari	Unavailability of suitable Premises.
18		Hailakandi	Baruncherra F.V.	
19		Bongaigaon	Tiapara	
20		Kokrajhar	Gongia F V	
21		Kokrajhar	Takampur F V	
22		Tinsukia	Magar Gaon (Ambikapur)	

23	State Bank of India	Hojai	Sarkey Bosti	Unavailability of suitable Premises.
24		Golaghat	Murphulani Bagan Gaon	
25		Kamrup	Majgumi	
26		Goalpara	Jaybhum	
27	UCO Bank	Darrang	Algachar N.C.	Unavailability of suitable Premises.
28		Goalpara	Khalingduar RF	
29		Tamulpur	Nonke Dongargaon No.1	
30		Baksa	Boglamari	
31		Kamrup	Barduar Tea Garden No.2	
32		Barpeta	Mowkhowa Char N.C.	
33	Union	Hailakandi	Jalnacherra Grant	Premises has been finalised. Branch to be opened by March'24 end.

(iii) Performance review of Central Sector Interest Subsidy (CSIS) scheme

Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all sources.

DFS has asked to incorporate performance review of CSIS scheme as an agenda item to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme.

S. No	Bank Name	FY 2022-2023				FY 2023-2024 till 30.11.2023			
		Loan Sanctioned		Subsidy Claim		Loan Sanctioned		Subsidy Claim	
		No	Amt (in Cr)	No	Amt (in Cr)	No	Amt (in Cr)	No	Amt (in Cr)
1	Bank of Baroda	241	7.79	49	1.68	134	5.22	32	1.31
2	Bank of India	54	2.18	54	2.18	24	1.20	24	1.20
3	Bank of Maharashtra	12	0.46	1	0.02	0	0	0	0
4	Canara Bank	423	26.45	352	0.46	273	23.97	0	0
5	Central Bank of India	181	35.47	181	0.52	3	0.12	3	0
6	Indian Bank	50	4.69	51	0.074	29	3.13	57	0.09
7	Indian Overseas Bank	2	0.46	0	0	3	0.42	0	0
8	Punjab National Bank	112	11.86	93	0.17	136	14.58	0	0
9	Punjab & Sind Bank	0	0	0	0	0	0	0	0
10	State Bank of India	1,696	111.92	450	0. 74	1,502	104.95	0	0
11	UCO Bank	43	2.37	37	0.05	44	1.60	0	0
12	Union Bank	118	13.35	16	0.1	209	30.35	0	0
13	AXIS Bank	0	0	0	0	0	0	0	0
14	Federal Bank	7	1.09	0	0	3	0.28	0	0
15	HDFC Bank	1	0.04	1	0.04	0	0	0	0
16	ICICI Bank	94	19.36	0	0	99	29.96	0	0
17	IDBI Bank	12	3.05	0	0	14	1.56	0	0
18	Karnataka Bank Ltd	0	0	0	0	0	0	0	0
19	AGVB	12	0.61	16	0.03	7	0.38	0	0
20	Apex Co-operative Bank	31	1.25	0	0	20	2.37	31	0.88
Total		**3,089**	**242.40**	**1,301**	**6.06**	**2,500**	**220.09**	**147**	**3.48**

(iv) Agenda from Standing Advisory Meeting (SAC) for MSME conducted by RBI in September 2023

RBI has advised that action points discussed at SAC to be taken up as Agenda items for discussion at SLBC meeting. The brief of each of the agenda items and expectation from the stakeholders are placed below.

a) **Certified Credit Counsellor Scheme:** - As CCC scheme has not met expectations, SIDBI has rolled out Swalamban Connect Kendras (SCKs) in 200 districts with the objective of guiding entrepreneurs through mapping gaps, skill connect, credit and market connect etc. SIDBI was advised to carry out review of CCC scheme and way forward may be formulated by SIDBI in consultation with IBA in this regard. SIDBI Guwahati Office may please be advised to apprise the forum of progress, if any, in this regard.

b) **Credit to women owned MSMEs: -** Banks were advised to make concerned efforts to improve credit flow to women owned entrepreneurs, addressing causative factors as feasible at bank's end, exploring Fin TECHs solutions, and stepping up awareness campaigns targeted at women borrowers. Controlling heads of banks may be requested to discuss progress by their banks in this regard.

c) **Delegation of Sanctioning Authority for MSME loans: -** Only limited powers entrusted to branch heads for sanctioning of loans and Centralized Processing Centres (CPCs) handle most of the MSME credit appraisals and sanctioning. Banks were advised to review their credit architecture to strike a balance between decentralization and centralized credit processing to optimize Turn Around Time (TAT) of applications. Controlling heads of banks may offer their comments on the same and plan of action, if any, in this regard.

d) **Promoting Awareness among MSMEs:** - Banks may update the forum on attempt made to collaborate with MSME Industry Associations for increased outreach among MSMEs, especially micro enterprises to create awareness about various measures targeted at MSMEs.

e) **Possible breach of UIDAI framework while matching Aadhar details on Udyam Assist Platform (UAP): -** Banks had submitted that while matching of Aadhar details of borrowers on the UAP during Aadhar validation process, there could be a possible breach of UIDAI guidelines as process involves banks holding unmasked Aadhar data of borrower for a temporary period. SIDBI Guwahati office may be requested to apprise the forum on this.

f) **Digital Products for MSME lending:** - The SAC observed that only 0.46% of advances to micro segment were through end-to-end digital credit products (i.e., where customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service were automated through use of digital by use of seamless technologies). Banks may comment on the progress/plan of action to increase percentage of digital lending.

(v) PENETRATION OF ATM IN 13 DISTRICTS

Action Taken Report for June'23		
Agenda	**BANKS**	**COMPLIANCE REMARKS**
LOW ATM PENETRATION IN 13 DISTRICTS:	All banks & LDMs of Baksa, Cachar, Charaideo, Chirang, Hailakandi, Karbi Anglong, Karimganj, Nalbari, Dima Hasao, South Salmara, Tinsukia, West Karbi, Nagaon	Details of ATM shortfall in the 13 districts is shared by RBI with LDMs and they are already advised to allot the target in the district. LDM of Baksa, Chirang, Cachar & Hailakandi replied that the target has been sent to the Branch Managers of new ATM's to be set up to achieve the shortfall.

Sl. No.	District Name	Required no of ATM calculated at 20 ATM per lakh population (a)	No. of ATM as on Dec 31, 2023 (as per SLBC site) (b)	Shortfall in ATMs in Phase I (a-b)	Revised target for additional ATMs required to be installed in Phase I*	No. of ATM installed during Dec 31, 2023 (as per SLBC site)
1	Baksa	191	27	164	50	2
2	Cachar	348	221	127	127	1
3	Charaideo	95	29	66	27	0
4	Chirang	97	14	83	57	0
5	Dima Hasao	43	20	23	21	0
6	Hailakandi	132	59	73	72	1
7	Hojai(Nagaon)	187	83	104	71	2
8	Karbi Anglong	192	39	153	69	0
9	Karimganj	246	91	155	127	3
10	Nalbari	155	110	45	48	0
11	South Salmara	111	6	105	12	1
12	Tinsukia	266	228	38	35	3
13	West karbi	61	6	55	6	0
Total		**2,124**	**933**	**1,191**	**722**	**13**

ATM to be installed by Banks in 13 districts

Sl No	Bank Name	Baksa	Cachar	Charaideo	Chirang	Dima Hasao	Hailakandi	Hojai	Karbi Anglong	Karimganj	Nalbari	South Salmara	Tinsukia	West karbi	Total
1	BOB	0	3	0	0	1	2	0	5	0	1	0	0	0	7
2	Bank of India	1	5	0	0	2	2	0	5	5	2	0	1	0	12
3	BOM	0	1	0	0	0	0	0	0	0	1	0	0	0	2
4	Canara Bank	2	1	2	6	0	4	6	5	5	1	2	1	0	16
5	CBI	3	6	0	6	0	2	3	5	8	5	0	2	0	27
6	Indian Bank	2	1	0	0	0	2	4	0	10	1	0	4	0	6
7	IOB	0	1	0	0	0	0	0	0	0	1	0	0	0	2
8	PNB	16	25	14	6	9	4	9	5	12	1	0	12	0	75
9	PSB	0	1	0	0	0	0	0	0	5	0	0	0	0	1
10	SBI	9	37	2	15	7	0	5	10	18	14	2	8	4	84
11	UCO Bank	8	3	1	9	0	0	4	5	5	5	4	1	0	31
12	Union Bank	1	1	0	3	0	2	4	0	8	1	0	1	1	8
13	AXIS Bank	1	15	2	2	0	2	4	5	8	2	1	2	0	24
14	Bandhan Bank	0	1	0	2	0	0	8	2	0	3	0	0	0	6
15	Federal Bank	0	2	0	0	0	0	0	0	0	1	0	0	0	3
16	HDFC Bank	2	6	2	2	0	0	3	5	8	4	2	2	1	16
17	ICICI Bank	2	10	2	4	2	2	9	5	8	2	0	1	0	24
18	IDBI Bank	0	2	2	0	0	0	2	5	0	1	0	0	0	5
19	Indusind	0	2	0	0	0	2	0	2	8	0	0	0	0	4
20	YES Bank	0	2	0	0	0	0	0	0	0	0	0	0	0	2
21	Ujjivan Bank	0	1	0	0	0	0	0	0	0	0	0	0	0	1
22	NESFB	0	0	0	2	0	0	8	3	0	0	0	0	0	2
23	Apex Co-op	0	1	0	0	0	0	2	2	0	1	0	0	0	2
Grand Total		**47**	**127**	**27**	**57**	**21**	**24**	**71**	**69**	**108**	**47**	**11**	**35**	**6**	**356**

(vi) PERFORMANCE UNDER PMFBY

Poor coverage under PMFBY was discussed in SLBC Sub-committee meeting. Banks pointed out that poor coverage of Aadhar seeding is one of the major reasons behind the lower coverage under PMFBY. The house was requested to increase coverage for the eligible cases in a time bound manner.

(vii) NEC/CERTIFIED COPY OF TITLE DEED & LINK DEED ETC. - PROBLEMS FACED BY BANKS

In some areas of Assam, panel advocates of banks are facing the following problems:

a) Obtaining NEC covering period of 13/ 30 years from the date of loan application.
b) Obtaining certified copy of Title Deed/ Chain/ Link Deed from the Office of Sr. Sub-Registrar, Kamrup (Metro) and Cachar.

As per extant guidelines, the investigation of the title deed should be in any case be for atleast 13 years. This is posing a hindrance for Banks in accepting land or property as collateral for loans across various sectors. Banks are not able to finance new projects wherever land/property is required as collateral. This is affecting the growth of the economy.

(viii) FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY OF FINANCIAL INCLUSION (NSFI).

As per RBI directive a Special SLBC meeting to be conducted out of the regular quarterly meetings of SLBC to review the progress of Financial Inclusion and Financial Literacy (FI & FL) initiatives with greater focus. Accordingly, an agenda included as a special focus on Financial Inclusion and Financial Literacy (FI & FL) in this combined SLBC meeting. Detail reports attached as Annexure I.

(ix) LENDING AGAINST SECURITY OF PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME

The Central Sector Scheme "SVAMITVA" aims to provide the 'Record of Rights' to village household owners possessing houses in inhabited areas (Abadi) in villages. Under the scheme, land parcels in rural inhabited area of all the villages of the country are surveyed. It helps in determination of clear ownership of property. The Scheme facilitates monetisation of properties leading to ease of securing bank loans, reduction of property related disputes, comprehensive village level planning and providing a basis for assessment of property tax, which would accrue to the Gram Panchayats directly in States where it is devolved.

Banks are requested to formulate internal guidelines for issuance of loan against the issued property cards.

(x) INCORPORATION OF CREDIT REQUIREMENT IN THE IDENTIFIED CLUSTERS IN ANNUAL CREDIT PLAN OF SLBC

It was observed that except SBI, none of the other banks have reported financing clusters in the SLBC portal. All the bankers were sensitized that an annual credit plan target of ₹535 crore had been fixed for cluster financing in FY 2023-24 by SLBC and non-reporting of cluster financing would result in non-achievement of target.

(xi) INFORMATION REGARDING ESTABLISHMENT OF SPECIALIZED MSME BRANCHES

Public sector banks to share district wise list of branches having more than 60% credit exposure to MSME, if no branch has been designed as specialised MSME branch in a particular district.

(xii) ANNUAL CREDIT PLAN(ACP) TARGETS AND ACHIEVEMENTS IN THE MSME SECTOR FOR FY 2023-24

ACP (Annual Credit Plan) targets to be fixed on realistic basis based on the potential of the banks and achievement in previous financial year rather solely based on branch network. Lead District Managers to formulate ACP based on the assessed potential and track record of performance of banks for the state of Assam for FY 2024-25.

AGENDA- 10: ANY OTHER ITEM WITH THE PERMISSION OF THE CHAIR

(Annexure I)

Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)
Agenda

I: Quantitative Parameters: Data as on 31.12.2023

A. Access

a) Physical Access Indicators

	As on Mar'22	As on Mar'23	As on Dec'23
i. Number of Bank Branches per One Lakh Population	10	10	10
ii. Number of BC Outlets per One Lakh Population	69	130	153
iii. Number of ATMs per One Lakh Population	12	13	13

b) Digital Access Indicators

	As on Mar'22	As on Mar'23	As on Dec'23
i. Number of ATM cum Debit Cards	4,29,48,835	5,02,99,495	5,49,08,215
ii. Number of Internet Banking Subscribers	13,76,160	20,31,148	27,97,880
iii. Number of Mobile Banking Subscribers	18,71,889	27,56,496	34,59,146
iv. Number of AEPS Subscribers	30,09,140	83,86,950	1,04,75,759

c) Provision of Banking Services in every village within a radius of 5 KMs/ hamlets of 500 households –

As per DFS report, there are 42 unbanked villages in Assam for deployment of banking outlets as on 31.01.2024.

Alloated Bank' Name	Number of Villaged allocated to banks
AGVB	8
AXIS Bank	1
Bandhan bank	4
Central Bank of India	5
IDBI Bank	1
Punjab National Bank	3
State Bank of India	14
UCO Bank	2
Union Bank	4
Total	**42**

B. Usage

a) Savings Account Indicators

	As on Mar'22	As on Mar'23	As on Dec'23
i. Number of BSBDA per One Lakh Population	50,059	57,391	63,181
ii. Number of PMJDY Accounts per One Lakh Population	64,625	69,679	74,306
iii. Number of Women BSBDA per One Lakh Women Population	49,530	68,642	72,191
iv. Number of Women PMJDY Accounts per One Lakh Women Population	76,221	81,717	82,816
v. Number of SHGs having Savings Bank Account	3,92,190	5,16,527	6,80,283
vi. Out of v above, number of women-SHGs with Savings Bank Account	2,81,158	3,77,065	5,05,687

b) Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)

As on	Total No of PMJDY accounts		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of		Out of total PMJDY, Enrolment of	
			PMJJBY		PMSBY		APY		NPS	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Mar'22	85,29,126	1,16,37,471	5,37,403	12,08,002	16,54,443	27,39,858	3,43,572	5,66,350	5,261	3,144
Mar'23	92,67,071	1,24,76,567	8,93,703	14,91,844	22,94,658	35,18,424	5,01,735	7,87,547	8,472	7,827
Dec'23	96,97,920	1,34,85,451	11,19,461	15,25,128	27,21,524	40,30,928	6,09,470	9,46,176	10,750	12,277

c) Credit Indicators

	As on Mar'22	As on Mar'23	As on Dec'23
i. Number of Credit Accounts per One Lakh Population	31,382	44,182	50,979
ii. Number of active/operative PMJDY accounts out of which accounts availing OD facility	51,57,564	56,11,821	63,91,552

iii. Kisan Credit Card (KCC)

Parameters	As on Mar'22		As on Mar'23		As on Dec'23	
	No.	O/S Amt.	No.	O/S Amt.	No.	O/S Amt.
KCC	11,24,974	6,373 Cr	10,95,900	6,489 Cr	11,11,373	6,592 Cr
KCC issue to SF/MF	1,65,538	945 Cr	1,26,840	759 Cr	1,58,977	961 Cr

iv. Micro Credit (Self Help Groups (SHG) & Joint Liability Groups (JLG)

As on	Total Number of SHG	Out of (I), Number of SHGs Credit Linked	Loan O/S to SHG	Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/ No of Credit Linked SHGs)
Mar'22	2,01,118	1,90,182	1,821 Cr	₹ 95,750
Mar'23	2,18,354	2,13,687	3,171 Cr	₹ 1,48,395
Dec'23	2,38,469	2,23,815	4,072 Cr	₹ 1,81,936

As on	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/ Number of JLGs)
Mar'22	5,78,019	1,254 Cr	₹ 21,695
Mar'23	4,32,596	1,127 Cr	₹ 26,052
Dec'23	2,73,153	980 Cr	₹ 35,877

d) CD Ratio (Districts having CD Ratio less than 40% consecutively as on 31.12.2023 :

Sl No.	District Name	CD Ratio As on Mar'22	CD Ratio As on Mar'23	CD Ratio As on Dec'23
1	**Dimahasao**	31.72	39.32	34.02
2	**Karimganj**	35.08	33.69	37.07

* Total Population in Assam: 31,205,576
* Women Population in Assam: 15,266,133.

II: Qualitative Parameters: Data as on 31.12.2023

a) Financial Literacy Indicators

	During the FY (2021-22)	During the FY (2022-23)	During the FY (23-24 till Dec'23)
i. Number of Financial Literacy Centres (FLCs)	32	32	32
ii. Number of Financial Literacy Camps conducted by FLCs	1,632	3,563	2,668
iii. Implementation of Centre for Financial Literacy (CFL) at Block Level.	38	38	38

In phase I, 38 CFLs covering 112 Blocks were approved by RBI for the state of Assam. As on date all the 38 CFLs (PNB-18, UCO-11 & SBI-9) conducted 23,898 camps covering 8,56,331 no. of beneficiaries. In Phase-II RBI has approved additional 42 CFLs (PNB-21, UCO-17 & SBI-4) covering 124 Blocks. As on date, all CFLs conducted 6,956 camps covering 2,52,541 no. of beneficiaries in phase II.

b) Skill development initiatives

There are 26 RSETIs available in Assam (AGVB-5, CBI-1, PNB-8, SBI-5, UCO-6 & RUDSETI-CANARA-1). Total candidates trained are 7208 in FY 2020-21, 11576 in FY 2021-22 and 11218 in FY 2022-23.

Skill develpoment initiatives					
RSETI DATA	**Number of Skill Development Initiatives**	**Number of Beneficiaries**		**Out of (II), Number of Bank/ Credit Linked**	
	(I)	**(II)**		**(III)**	
		MALE	**FEMALE**	**MALE**	**FEMALE**
FY 2021-22	364	2,168	7,849	953	2,169
FY 2022-23	514	2,189	12,138	628	2,861
FY 2023-24	552	3,109	12,743	724	2,242

III: Enabling Infrastructure for furthering financial Inclusion and Digital Payments Ecosystem

a) Digital infrastructure as on 31.12.2023

i. Tele Density – Number of Telephone Subscribers per 100 inhabitants : 127
ii. Internet Density – Number of Internet Subscribers per 100 inhabitants : 83

(Data source: Department of Telecommunication)

IV: Progress in Pilot Project/ Scaled Up Project of Expanding and Deepening of Digital Payments undertaken in the identified district(s), if applicable

S. No	District Name	Name of the Banks	SAVINGS ACCOUNT	CURRENT ACCOUNT	OVERALL
			Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) % coverage	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking % coverage	% coverage
1	Barpeta	UCO	69.27	70.18	69.72
2	Biswanath	UCO	61.26	52.08	56.67
3	Bongaigaon	SBI	54.21	57.25	55.73
4	Cachar	PNB	72.63	69.96	71.30
5	Charaideo	PNB	56.20	68.86	62.53
6	Chirang	SBI	71.80	67.14	69.47
7	Darrang	UCO	59.91	71.10	65.50
8	Dhemaji	PNB	61.15	56.92	59.03
9	Dhubri	UCO	57.62	73.01	65.32
10	Dibrugarh	PNB	70.45	68.39	69.42
11	Dima Hasao	SBI	61.56	66.51	64.04
12	Goalpara	UCO	63.11	70.46	66.78
13	Golaghat	PNB	69.00	68.76	68.88
14	Hailakandi	PNB	71.86	63.82	67.84
15	Hojai	PNB	79.47	73.37	76.42
16	Jorhat	PNB	75.50	73.12	74.31
17	Kamrup (Rural)	UCO	70.40	69.86	70.13
18	Kamrup Metro	UCO	86.82	78.00	82.41
19	Karbi Anglong	SBI	42.90	38.38	40.64
20	Karimganj	PNB	69.78	66.38	68.08
21	Kokrajhar	UCO	59.60	67.28	63.44
22	Lakhimpur	PNB	67.77	53.76	60.76
23	Majuli	PNB	81.91	79.36	80.63
24	Morigaon	PNB	72.23	68.27	70.25
25	Nagaon	PNB	71.69	73.12	72.41
26	Nalbari	UCO	62.74	63.14	62.94
27	Sibsagar	PNB	76.12	63.86	69.99
28	Sonitpur	UCO	62.51	70.31	66.41
29	South Salmara	UCO	43.36	71.77	57.57
30	Tinsukia	PNB	70.84	72.43	71.63
31	Udalguri	SBI	51.25	53.18	52.22
32	West Karbi	SBI	48.12	51.99	50.06