**AGENDA FOR ASSAM SLBC MEETING**

|  |  |  |  |
| --- | --- | --- | --- |
| **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** | **South Indian Bank** has improved its CD Ratio from 16% to 31%, **Kotak Mahindra Bank** from 23% to 32% and **Punjab & Sind Bank** from 29% to 30% CD Ratio in Dec, 2021 quarter over Sep’21 quarter.  However, **Union Bank** is still below 30% with 27% CD Ratio at the end of Dec, 2021 quarter. They have submitted an actionable plan to improve their CD Ratio in the coming quarter.  KMB & PSB have not submitted ATR. |
| 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 have collectively disbursed Rs 148 Crore under MUDRA during the FY(2021-22) from 1st Apr, 2021 to 31st Dec, 2021.  However, banks like **Jana Small Finance Bank, Kotak Mahindra Bank, North East Small Finance Bank, Utkarsh Small Finance Bank, IDFC & YES Bank** have not disbursed any loan under MUDRA during the FY(2021-22) till 31.12.2021. |
| 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. bank officials and LDMs also participated in the programme. An 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 15th Mar’22, Banks have sanctioned 25 applications and 244 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 24th Mar’22, Banks in Assam have sanctioned 61,839 nos. out of which, **51,239** nos. have been disbursed under PM SVANidhi against the target of **52,000** nos set for March, 2022 (i.e Disbursement of 98.54% of the Target). |
| 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** | Baksa district has achieved 97.72% digitisation of SB accounts and 99.81% of digitisation of Current Accounts as on 31st Jan’22.  The Banks operating in Majuli, 2nd District identified for digitisation, have been advised to submit their Bank-wise digitisation data. Upon finalisation, it with be shared with the concerned member Banks and stakeholders. |
| 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. |
| 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. Dima Hasao has improved its CD Ratio 35.14% in Sep’21 quarter to 36.51% in Dec’21 quarter. |
| 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 15th Mar’22, there is a pendency of 3442 applications under PMEGP with different Banks. |
| 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 and Banks and after consultation with DICC. |

**FOR DECEMBER, 2021 QUARTER**

**AGENDA – 1**

**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- 2**

1. **DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2021: -**

**(Amount in Rs. Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **As on 31st Dec'20** | **As on 31st Mar’21** | **As on 31st Dec'21** | **YoY growth** | **YoY Growth in %** | **YTD growth** | **YTD Growth in %** |
| **Deposits** | 171110 | 1,76,409 | 1,78,619 | 7,509 | 4.39 | 2,210 | 1.25 |
| **Advances** | 90332 | 98,956 | 1,00,449 | 10,117 | 11.20 | 1,493 | 1.51 |
| **CD Ratio** | 52.79 | 56.09 | 56.24 |  |  |  |  |

1. **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.12.2021:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| ESAF | 1,562 | UNI | 27 |
| BAND | 334 | PSB | 30 |
| INDUS | 200 | SIB | 31 |
| IDFC | 160 | KMB | 32 |
| NESFB | 155 | UCO | 33 |

1. **BANK-WISE CD RATIO AS ON 31.12.2021:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| **Below 30%** | 1 | Union Bank |
| **30% to 40%** | 7 | PSB, SIB, KMB, UCO, CBI, IDBI, CAN |
| **Above 40%** | 22 | FED, AGVB, BOB, AACB, IND, PNB, SBI, BOI, IOB, KBL, AXIS, YES, HDFC, UJJ, JSF, ICICI, BOM, NESFB, IDFC, INDUS, BAND, ESAF |

\* Utkarsh Small Finance Bank has not started credit till 31st Dec, 2021.

1. **DISTRICT-WISE CD RATIO AS ON 31.12.2021:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CD Ratio above 60%: 14 Districts** | | **CD Ratio from 40% to 60%: 16 Districts** | | **CD Ratio below 40%: 3 Districts** | |
| **District** | **CD Ratio** | **District** | **CD Ratio** | **District** | **CD Ratio** |
| Westkarbi | 92 | Biswanath | 60 | Southsalmara | 38 |
| Lakhimpur | 80 | Sonitpur | 58 | Karimganj | 37 |
| Kamrup | 78 | Sibsagar | 57 | Dimahasao | 37 |
| Dhemaji | 76 | Jorhat | 57 |  |  |
| Morigaon | 73 | Dhubri (AD) | 56 |  |  |
| Udalguri (AD) | 72 | Tinsukia | 54 |  |  |
| Nagaon | 67 | Majuli | 53 |  |  |
| Golaghat | 66 | Goalpara (AD) | 50 |  |  |
| Darrang (AD) | 65 | Hojai | 46 |  |  |
| Karbianglong | 64 | Hailakandi (AD) | 46 |  |  |
| Baksa (AD) | 64 | Kokrajhar | 46 |  |  |
| Barpeta (AD) | 64 | Chirang | 46 |  |  |
| Nalbari | 63 | Charaideo | 45 |  |  |
| Bongaigaon | 62 | Cachar | 45 |  |  |
|  |  | Kamrupmetro | 44 |  |  |
|  |  | Dibrugarh | 44 |  |  |

(\*AD : Aspirational District)

Even during and aftermath of such a challenging time due to COVID-19 pandemic, a good sign of resilience is that despite so many obstacles, **30** Districts have registered progress in CD Ratio in Dec’21 quarter over Sep’21 quarter, notably **Bongaigaon District (increased by 6%), Kamrup (increased by 6%), Dhemaji (by 5%), Karbi Anglong (by 5%), Jorhat & Golaghat (4% each) over their CD Ratios in Sep’21 quarter.**

**AGENDA-3**

**ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS UPTO 31.12.2021:**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **During FY 2020-21 upto 31.12.2020** | | | **During FY 2021-22 upto 31.12.2021** | | |
| **Annual Target Amount** | **Achieved Amount** | **Achievement %** | **Annual Target Amount** | **Achieved Amount** | **Achievement %** |
| **Agri Total** | 14775 | 3732 | 25 | 16745 | 4086 | 24 |
| **Crop Loan (out of Agri)** | 8525 | 887 | 10 | 10066 | 1275 | 13 |
| **MSME** | 8778 | 8937 | 102 | 10791 | 8281 | 77 |
| **Other Priority Sector** | 3503 | 570 | 16 | 3618 | 1509 | 42 |
| **Total** | **27056** | **13239** | **49** | **31154** | **13876** | **45** |

**HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE OF THE BANKS DURING FY(2021-22) UPTO 31.12.2021:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **5 Banks with the Highest ACP (PS) Performance During the FY(2021-22) upto 31.12.2020 (in %)** | | | **5 Banks with the Lowest ACP (PS) Performance During the FY(2021-22) upto 31.12.2021 (in %)** | | |
| **Bank** | **Branches** | **ACP Achv%** | **Bank** | **Branches** | **ACP Achv%** |
| ESAF | 1 | 905 | IOB | 31 | 2 |
| INDUS | 34 | 276 | UJJ | 18 | 4 |
| YES | 11 | 241 | AACB | 67 | 5 |
| SIB | 2 | 152 | IDBI | 30 | 15 |
| ICICI | 73 | 127 | AGVB | 472 | 17 |

**AGENDA- 4**

**PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 31.12.2021:-**

**(Amount in Rs. Crores)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on 31st Dec'20** | **O/S as on 31st Mar’21** | **O/S as on 31st Dec'21** | **YoY Growth** | **YoY Growth %** | **YTD Growth** | **YTD Growth %** | **CY PSL Adv % to Tot Adv** | **NPA Amt. as on Dec'21** | **NPA Amt. as on Dec'21 in %** |
| **Agri Total** | 18018 | 20,401 | 20,124 | 2,105 | 12 | -278 | -1 | 20 | 3991 | 20 |
| Crop loan (out of Agri loan) | 5584 | 5,811 | 6,250 | 667 | 12 | 440 | 8 | 6 | 1707 | 27 |
| **MSME** | 26392 | 26,282 | 24,278 | -2,114 | -8 | -2,003 | -8 | 24 | 2625 | 11 |
| **Other Priority Sector** | 10341 | 10,415 | 12,657 | 2,316 | 22 | 2,241 | 22 | 13 | 910 | 7 |
| **Total** | **54,751** | **57,098** | **57,058** | **2,307** | **4** | **-40** | **-0.1** | **57** | **7526** | **13** |

The Priority Sector Advance has increased from Rs. **54,751** Cr. as on **Dec'20** to **57,058** Cr. as on **Dec'21** i.e **a YoY growth of Rs. 2,307 Cr (4%).**

Total priority sector advances for the State of Assam stood at **57%** of the total advances at the end of Dec’21 quarter.

1. **AGRICULTURAL ADVANCES (PS):**

There is a YoY growth of Rs.2,105 **Crore (12% YoY growth)** in **Agri Priority Sector Advances** in the Dec’21 quarter over Dec’20 quarter.

The priority sector Agricultural Advances of Rs. 20,124 Cr. as on Dec’21 Qtr. stands at 20% of the total advances against the RBI benchmark of 18%.

1. **MSME SECTOR AS ON 31.12.2021:-**

**(Amount in Rs. Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sub-Segment** | **O/S as on 31st Dec'20** | **O/S as on 31st Mar’21** | **O/S as on 31st Dec'21** | **YoY Growth** | **YTD Growth** | **NPA Amt.** | **NPA Amt in %** |
| **Micro** | 14894 | 16,812 | 12,680 | -2,214 | -4,133 | 1821 | 14 |
| **Small** | 6355 | 6,116 | 8,288 | 1,933 | 2,172 | 633 | 8 |
| **Medium** | 2610 | 2,479 | 2,252 | -358 | -228 | 134 | 6 |
| **Other** | 1981 | 874 | 1,059 | -923 | 185 | 37 | 3 |
| **Total** | **26392** | **26,282** | **24,278** | **-2,114** | **-2,003** | **2625** | **11** |

There is a negative YoY growth of Rs. **2,114** Cr & negative YTD growth of Rs. 2,003 Cr in MSME in Dec’21 quarter.

In Sep’21 quarter, Bandhan Bank had reported a negative growth of Rs 4,037 Cr under MSME (Micro) advances over Jun’21 quarter. As a result, a negative growth reflected under YTD growth and YoY growth in MSME Sector.

**AGENDA- 5**

**PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.12.2021:-**

**(Amount in Rs. Crores)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MUDRA** | **O/S as on 31st Dec'20** | | **O/S as on 31st Mar’21** | | **O/S as on 31st Dec'21** | | **YoY Growth** | **YTD Growth** | **NPA as on 31.12.2021** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **Amt.** | **Amt.** | **Amt.** | **NPA Amt in %** |
| **Shishu** | 6,81,218 | 1413 | 4,47,180 | 922 | 3,05,774 | 598 | -815 | -324 | 292 | 49 |
| **Kishore** | 8,69,519 | 5775 | 2,28,394 | 2,467 | 1,66,120 | 2,204 | -3,571 | -263 | 689 | 31 |
| **Tarun** | 21,961 | 1157 | 20,892 | 1,092 | 31,544 | 1,317 | 160 | 225 | 131 | 10 |
| **Total** | **15,72,698** | **8345** | **6,96,466** | **4,480** | **5,03,438** | **4,119** | **-4,227** | **-362** | **1,113** | **27** |

There is a negative YoY growth of Rs 4,227 Cr & negative YTD growth of Rs. 362 Cr in MUDRA in Dec’21 quarter.

Bandhan Bank has reported MUDRA O/S as Rs 307 Cr on 31st Dec, 2021 against Rs 4,970 Cr as on 31st Dec, 2,020 and Rs 1,101 Cr as on 31st March, 2021. As a result, there is a negative growth in YoY & YTD MUDRA advances.

**AGENDA-6**

**GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY(2021-22) & O/S AS ON 31.12.2021:**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Schemes** | **Target for (Apr’21 to Dec'21)\*** | | **Disbursement** | | **Achievement %** | | **Outstanding as on 31.12.2021** | | **NPA as on 31.12.2021** | |
| **(Apr’21 to Dec'21)** | | **(Apr’21 to Dec'21)** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **Amt.** | **NPA Amt in %** |
| **NRLM** | 76,478 | 960 | 46,767 | 956.78 | 61 | 100 | 98,993 | 1156 | 39 | 3.34 |
| **NULM** | 2,742 | 51 | 524 | 6.94 | 19 | 14 | 6466 | 85 | 7 | 8.13 |
| **PMEGP** | 4,197 | 109# | 2089 | 47.35 | 50 | NA | 34,528 | 523 | 261 | 49.85 |
| **SUI** | NA | NA | 448 | 55.12 | NA | NA | 1,687 | 226 | 15 | 6.69 |
| **\* Target on pro rata basis # Margin Money Amount @ Disbursed Amount** | | | | | | | | | | |

**BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 31.12.2021:**

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

**AGENDA- 7**

**RSETI: There are 26 RSETIs in Assam.**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **PERFORMANCE OF RSETI: BANK-WISE & DISTRICT-WISE  FOR FY(2021-22) FOR THE PERIOD FROM 1st Apr, 2021 to 31st Dec, 2021** | | | | | | | |
| **Sl No.** | **Bank** | **RSETI District** | **TOTAL TRAINED** | **TOTAL SETTLED** | **TOTAL SETTLED %** | **CREDIT LINKAGE OUT OF SETTLED** | **CREDIT LINKAGE OUT OF SETTLED % (G/E\*100)** |
| **(A)** | (B) | **(C)** | **(D)** | **(E)** | **(F)** | **(G)** | **(H)** |
| 1 | AGVB | BONGAIGAON | 141 | 79 | 56% | 50 | 63% |
| 2 | AGVB | JORHAT | 181 | 7 | 4% | 1 | 0% |
| 3 | AGVB | KAMRUP | 273 | 116 | 42% | 62 | 53% |
| 4 | AGVB | KAMRUP (METRO) | 83 | 10 | 12% | 10 | 100% |
| 5 | AGVB | SONITPUR | 114 | 27 | 24% | 1 | 4% |
| 6 | CBI | TINSUKIA | 180 | 170 | 94% | 56 | 33% |
| 7 | PNB | CACHAR | 202 | 194 | 96% | 95 | 49% |
| 8 | PNB | DHEMJI | 180 | 106 | 59% | 0 | 0% |
| 9 | PNB | DIBRRUGARH | 199 | 199 | 100% | 27 | 14% |
| 10 | PNB | GOLAGHAT | 262 | 15 | 6% | 0 | 0% |
| 11 | PNB | KARIMGANJ | 125 | 103 | 82% | 42 | 41% |
| 12 | PNB | LAKHIMPUR | 253 | 53 | 21% | 1 | 2% |
| 13 | PNB | MORIGAON | 180 | 58 | 32% | 0 | 0% |
| 14 | PNB | SIVSAGAR | 321 | 221 | 69% | 25 | 11% |
| 15 | SBI | BAKSA | 227 | 86 | 38% | 22 | 26% |
| 16 | SBI | CHIRANG | 306 | 217 | 71% | 102 | 47% |
| 17 | SBI | DIMA HASAO | 247 | 247 | 100% | 141 | 57% |
| 18 | SBI | KARBI ANGLONG | 168 | 111 | 66% | 65 | 59% |
| 19 | SBI | UDALGURI | 238 | 238 | 100% | 211 | 89% |
| 20 | UCO | BARPETA | 480 | 30 | 6% | 15 | 50% |
| 21 | UCO | DHUBRI | 274 | 70 | 26% | 3 | 0% |
| 22 | UCO | GOALPARA | 521 | 243 | 47% | 137 | 56% |
| 23 | UCO | KOKRAJHAR | 434 | 312 | 72% | 22 | 7% |
| 24 | UCO | DARRANG | 190 | 190 | 100% | 19 | 10% |
| 25 | UCO | NALBARI | 295 | 135 | 46% | 84 | 62% |
| 26 | RUDSETI | NAGAON | 213 | 213 | 100% | 64 | 30% |
|  | | | **6287** | **3450** | **54.88%** | **1255** | **36.38%** |

**REIMBURSEMENT OF TRAINING EXPENSES OF RSETI FROM ASRLM:**

The claims for reimbursement of training expenses amounting to **Rs 2.10 Cr** pertaining to SBI as on 31.12.2021, 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:**

1. **FINANCIAL LITERACY CAMPS HELD DURING THE FY(2021-22):**

|  |  |  |
| --- | --- | --- |
| **During Quarter of FY (2021-22)** | **No. of FLC Camps conducted** | |
| **FY (2020-21)** | **FY 2021-22 till 31st Dec'21** |
| **June** | 99 | 84 |
| **Sept** | 249 | 373 |
| **Dec** | 861 | 457 |
| **March** | 712 | In the process |
| **Total No. of FLC Camps** | **1921** | **914** |

1. **STATUS OF 100% DIGITISATION:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **Identified District: Baksa (Assam)** | | | | | | |
| **As at the end of:** | **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| 31st Jan'22 | 6,16,135 | 6,02,068 | 97.72% | 3,755 | 3,748 | 99.81% |

**(c) CUMULATIVE POSITION OF SOCIAL SECURITY SCHEMES AS ON 31.12.2021:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl No.** | **Account Type** | **Cumulative Numbers** | | | | |
| **As on 31st Mar’19** | **As on 31st Mar’20** | **As on 31st Mar’21** | **As on 31st Dec'21** | **YTD Increase in %** |
| 1 | **PMJDY** | 1,48,71,109 | 1,63,26,240 | 1,82,63,197 | 1,98,80,255 | 9% |
| 2 | **PMJJBY** | 12,08,408 | 11,66,306 | 12,12,497 | 20,35,866 | 68% |
| 3 | **PMSBY** | 24,71,774 | 32,21,221 | 33,67,251 | 59,97,848 | 78% |
| 4 | **APY** | 3,03,206 | 3,72,700 | 5,74,929 | 7,44,191 | 29% |

**AGENDA-9**

**ASPIRATIONAL DISTRICTS’ (ADs) PERFORMANCE UNDER DIFFERENT IMPORTANT BANKING PARAMETRS: STATUS AS ON 31.12.2021**

**(Amount in Rs. Crores)**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl No.** | **District Name** | **CD Ratio-1** | | **During the FY** | | **O/S Amount in Rs.Crores** | | | | | |
| **ACP Achv%** | | **KCC O/S Amt.** | | **PMEGP O/S Amt.** | | **MUDRA O/S Amt.** | |
| **As on 30th Sep'21** | **As on 31st Dec'21** | **Dec'20** | **Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** |
| **1** | **Baksa** | 63.91 | 64.20 | 30.44 | 22.88 | 113 | 115 | 20 | 20 | 50 | 53 |
| **2** | **Barpeta** | 61.21 | 63.76 | 28.94 | 31.84 | 333 | 338 | 30 | 31 | 224 | 205 |
| **3** | **Darrang** | 65.17 | 65.14 | 43.86 | 31.20 | 198 | 203 | 14 | 15 | 120 | 103 |
| **4** | **Dhubri** | 55.65 | 56.22 | 26.43 | 20.56 | 156 | 159 | 24 | 25 | 181 | 141 |
| **5** | **Goalpara** | 48.33 | 49.82 | 27.04 | 25.25 | 121 | 122 | 12 | 12 | 73 | 67 |
| **6** | **Hailakandi** | 44.74 | 45.88 | 28.94 | 26.36 | 89 | 91 | 11 | 11 | 78 | 76 |
| **7** | **Udalguri** | 71.30 | 71.57 | 17.54 | 16.34 | 201 | 203 | 27 | 26 | 48 | 50 |
|  | **7 ADs Total** | **58.25** | **59.45** | **28.72** | **25.35** | **1,212** | **1230** | **138** | **139** | **775** | **694** |
|  | **All Districts** | **50.98** | **52.05** | **48.93** | **44.54** | **5,896** | **6012** | **515** | **523** | **4,444** | **4119** |
|  | **Ratio of 7 ADs to All Districts** |  |  |  |  | **20.56** | **20.46** | **26.72** | **26.57** | **17.44** | **16.85** |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Social Security Schemes (in Cumulative Nos.)** | | | | | | | | | |
| **Sl No.** | **District Name** | **PMJDY** | | **PMJJBY** | | **PMSBY** | | **APY** | |
| **As on 30th Sep'21** | **As on 31st Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** | **As on 30th Sep'21** | **As on 31st Dec'21** |
| 1 | **Baksa** | 5,08,866 | 512226 | 36,041 | 40873 | 1,02,723 | 119209 | 17,017 | 19452 |
| 2 | **Barpeta** | 14,01,524 | 1448988 | 1,00,668 | 98009 | 4,06,185 | 388104 | 38,888 | 37349 |
| 3 | **Darrang** | 6,96,018 | 862449 | 58,911 | 67081 | 1,91,800 | 207452 | 16,737 | 19345 |
| 4 | **Dhubri** | 14,09,943 | 1450884 | 70,281 | 81378 | 3,44,343 | 371100 | 23,397 | 28743 |
| 5 | **Goalpara** | 6,55,551 | 680960 | 53,252 | 50488 | 2,26,637 | 219738 | 21,221 | 19022 |
| 6 | **Hailakandi** | 4,43,757 | 449527 | 36,937 | 32418 | 1,12,699 | 100371 | 14,367 | 12467 |
| 7 | **Udalguri** | 5,04,191 | 635058 | 61,708 | 67931 | 1,49,654 | 161477 | 14,102 | 17085 |
|  | **7 ADs Total** | **56,19,850** | **6040092** | **4,17,798** | **438178** | **15,34,041** | **1567451** | **1,45,729** | **153463** |
|  | **All Districts** | **1,88,63,434** | **19880255** | **19,43,067** | **2035866** | **59,09,670** | **5997848** | **7,02,824** | **744191** |
|  | **Ratio of 7 ADs to All Districts** | **29.79** | **30.38** | **21.50** | **21.52** | **25.96** | **26.13** | **20.73** | **20.62** |

**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**

Any other item with the permission of the chair.