**AGENDA FOR ASSAM SLBC MEETING FOR COMBINED QUARTERS ENDED SEPT’20 & DEC’20**

**ADOPTION OF MINUTES:**

The minutes of State Level Banker’s Committee meeting held on **21.10.2020** was circulated to all the members. Since no request for amendment has been received, the house may adopt the said minutes.

**AGENDA – 1**

Action Taken Report of the SLBC meeting held on **21.10.2020** (last meeting):

|  |  |  |  |
| --- | --- | --- | --- |
| **ACTION TAKEN REPORT (ATR) OVER THE MARCH’20 & JUNE’20 QUARTERS’ SLBC MEETING, ASSAM, HELD ON 21.10.2020:** | | | |
| **Sl No.** | **Action Points** | **Action By** | **Action Taken** |
| 1. | **Data Integrity:** Shri Manoranjan Dash, Regional Director, RBI, advised the Banks to ensure data integrity and uniformity while submitting the data to both SLBC and RBI. | **All Banks** | Banks reported to ensure multiple level verification and cross-checking of data before uploading/ submitting them. Most of the Banks’ data are now centralised and CBS-based and the data are provided by Head Offices of respective Banks.  **Kotak Mahindra Bank**, despite reminders, did not upload Dec’20 quarter data in the SLBC portal. |
| 2. | **(i) CREDIT DEPOSIT RATIO:** Considering the low CD Ratio of Assam hovering around 50%, Shri Samir Kumar Sinha, IAS, Principal Secretary, GoA asked the SLBC to conduct Sub-committee meeting for improving CD ratio. | **SLBC** | A Sub-committee Meeting on Low CD Ratio & Govt. Sponsored Schemes, was conducted through VC on **03.11.2020** and timelines were set to achieve the goals under different parameters: -  ***(a) To achieve 50% of Targets of Govt. Sponsored Schemes by 30th Nov’20,***  ***(b) To dispose off pending loan proposals under PMEGP & MUDRA by 31st Dec, 2020***  ***(c) To dispose off pending NRLM & NULM loan applications by 15th November, 2020***  ***(d) Banks below 40% CD Ratio to achieve 40 CD Ratio by March’21 end.*** |
| **(ii) CD Ratio:** Banks below 40% CD Ratio in the Sept’20 quarter to achieve 40% CD Ratio by March’21 end. | **11 Banks (KMB, UNI, SIB, CAN, UCO, CBI, PSB, IDBI, FED, AGVB, BOB)** | **(1) 7 Banks** who were below 40% in the Sept’20 quarter improved their CD Ratio in the Dec’20 quarter. **Union Bank** (increased by 2.31), **IDBI** (by 2.12), **AGVB** (1.65), **UCO** (1.08), **Bank of Baroda** (0.91), **Punjab & Sind Bank** (0.36) and **Central Bank of India** (0.25).  **(2) 3 Banks** who were below 40% in the Sept’20 quarter, however, did not make any improvement in the CD Ratio. In fact, **Federal Bank** (decreased by -2.14), **Canara Bank** (-1.18) & **South Indian Bank** (-0.44).  **(3) 1 Bank (i.e Kotak Mahindra Bank)** did not upload Dec’20 quarter data.  ***\* However, Banks collectively improved the State’s CD Ratio from 51.54 in the Sept’20 quarter to 52.79 in the Dec’20 quarter.*** |
| 3. | **Financing under GECL:** | **All Banks** | **As on 31st Mar’21**, Banks have sanctioned 1,26,504 accounts amounting to Rs1,928 Cr and disbursed 93,418 accounts amounting to Rs 1,515 Cr under the GECL of **AatmaNirbhar Bharat programme**. |
| 4. | **Financing under PM SVANidhi:** | **All Banks** | **As on 31st Mar’21**, Banks have sanctioned 16,932 **PM SVANidhi** applications amounting to Rs 16.93 Cr and disbursed to 13,142 applicants amounting to Rs 13.10 Cr under **PM SVANidhi.** |
| 5. | **Financing under Fishery:** The Secretary, Fishery Dept., Govt. of Assam, raised the issue of existing low sanction rate of loans extended to fishermen and asked the banks to improve in financing to the fishery sector in the State. All Banks are requested to dispose the applications within 30 days. | **All Banks** | Banks confirmed regarding issuance of strict instructions to the branches for disposing the pending applications under Fishery KCCs on priority basis.  During the current Financial Year upto 3rd quarter, Banks disbursed 914 nos. amounting to Rs 8.58 Cr in the fishery sector.  However, 14 Banks i.e Punjab & Sind Bank, Axis Bank, Bandhan, HDFC, ICICI, IDBI, IndusInd Bank, Jana Small Finance Bank, Karnataka Bank Ltd, Kotak Mahindra Bank, NESFB, South Indian Bank, YES Bank and APEX Bank have not disbursed any loan during the current FY in the fishery sector upto 3rd quarter. |
| **6.** | **GOVERNMENT SPONSORED SCHEMES (GSS):**  (i) Expressing serious concern over the consistently high pendency of loan applications under GSS, Shri Kumar Sanjay Krishna, IAS, Chief Secretary, Govt. of Assam, advised the Banks to dispose all the pending loan applications on Government Sponsored Schemes within 30 days from the receipt of applications. | **All Banks** | Banks have reported having issued instructions & notification to regional offices and to the branches operating in Assam to strictly adhere to the stipulated time period for taking GSS on priority basis.  Banks reported monitoring over daily progress of sanctions and status of applications under GSS and the report is shared with the controllers of the branches for following-up. Age-wise PMEGP applications are being shared with the branch controllers on daily basis for monitoring and their review.  Moreover, during every meeting held with all the stakeholders, the issue was emphasised and was given utmost importance. |
| **(ii) GSS Targets:** To achieve 50% of the Targets for all the Government Sponsored Schemes by 30th November, 2020. | **All Banks** | In the FY(2020-21), the **progress in the Dec’20 quarter over Sept’20 quarter**, can be gauged from the fact that, under **SHG**, the current year credit linked amount increased by Rs. 377 Cr over the Sept’20 quarter, disbursement to **JLG** by Rs.71 Cr, disbursement under **NRLM** by Rs.315 Cr, disbursement under NULM by 3 Cr, disbursement under **PMEGP** by Rs.49 Cr and disbursement under **MUDRA** by Rs.2272 Cr over the Sept’20 quarter.  As a result, 73% in NRLM, 46% in PMEGP, 11% in NULM and 49% of the **annual** Target in ACP too were achieved upto the end of 3rd quarter in the State. |
| 7. | **MUDRA**: The official from KVIC requested all the Banks to issue necessary instructions relating to collateral security to their branches for compliance. | **All Banks** | Banks havereported circulating guidelines regarding MUDRA and instructed all the branches not to insist on collateral security for loans upto Rs.10 Lakhs as per RBI Master Circular FIDD.MSME & NFS.12/06.02.31/2017-18 dated 27.07.2017. |
| 8. | **NRLM:** CGM, NABARD asked Apex Bank and AGVB to dispose the pending SHG loan applications. | **AGVB & APEX** | **AGVB** reported that they had already achieved 112.43% of the FY target by disbursing 12593 numbers of ASRLM SHG proposals till 30th Nov’20.  **AGVB & APEX** may apprise the present status in the house.  **NRLM & NULM** may apprise the present **status of pending applications** in the house. |
| 9. | **100% Digitisation Campaign in BAKSA DISTRICT:** In order to achieve 100% digitization of Baksa district within the timeframe prescribed by RBI i.e. 31.03.2021, Banks were advised to conduct Digital Financial Literacy Camps on regular basis in Baksa District for 100% digitization. | **All Banks operating in Baksa District** | RBI has been monitoring the progress through monthly meetings with the banks; and SLBC also has been following-up with the banks to achieve the target within the set timeline.  **The current status of digitisation in Baksa District as on Feb’21:**  Out of total **541690 eligible** Operative Savings Accounts, **88%** of the accounts have been digitally covered (with at least one of the digital facilities); and out of **3568** eligible Operative Current/ Business Accounts, **89%** of the accounts have been digitally covered (with at least one of the digital facilities).  The following Banks are lagging behind in achieving 100% digitization of accounts in Baksa District as at the end of Feb’21: -   1. **Below 90% in digitisation of Savings Accounts:** **(5 Banks)** Union Bank, UCO, Central Bank of India, AGVB & Canara. 2. **Below 90% in digitisation of Current Accounts:** **(6 Banks)** Central Bank of India, Northeast Small Finance Bank, Canara, AGVB, Bank of India & Indian Bank. |
| 10. | **Digitisation of Land Record:** | **Govt. Dept.** | Status of the land record digitisation to be apprised in the house. |
| 11 | **Status of CLSS (Credit Linked Subsidy Scheme) in Assam** | PMAY (Urban) | PMAY (Urban) to apprise the status in the house. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.12.2020:-**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Dec’19** | **March’20** | **Dec’20** | **YoY growth** | **YTD growth** |
| **Deposits** | 154312 | 162857 | 171110 | 16798 | 8253 |
| **Advances** | 80081 | 82590 | 90332 | 10251 | 7742 |
| **CD Ratio** | 52% | 51% | 53% |  |  |

1. **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 31.12.2020:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| **Bandhan Bank** | 355 | **Kotak Mahindra Bank** | No Dec’20 Data (6% CD Ratio in the Sept’20 quarter) |
| **Northeast Small Finance Bank** | 191 | **South Indian Bank** | 22 |
| **Ujjivan Small Finance Bank** | 123 | **Union Bank of India** | 25 |
| **Indusind Bank** | 107 | **Canara Bank** | 28 |
| **HDFC** | 87 | **Central Bank of India** | 31 |

1. **BANK-WISE CD RATIO AS ON 31.12.2020:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| Below 20% | 1 | Kotak Mahindra Bank (6% CD Ratio in the Sept’20 quarter) |
| 20% to 30% | 3 | SIB, UNI, CAN |
| 30% to 40% | 9 | CBI, UCO, PSB, FED, FED, IDBI, AGVB, BOB, IND, APEX |
| Above 40% | 15 | SBI, PNB, BOM, BOI, KBL, YES, IOB, ICICI, JSF, AXIS, HDFC, INDUS, UJJ, NESFB, BAND |

1. **DISTRICT-WISE CD RATIO AS ON 31.12.2020:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CD Ratio 60% and above: 13 Districts** | | **Between 40% to 60%: 16 Districts** | | **CD Ratio below 40%: 4 Districts** | |
| **District** | **As on Dec’20 Qtr.** | **District** | **As on Dec’20 Qtr.** | **District** | **As on Dec’20 Qtr.** |
| Westkarbi | 81 | Biswanath | 59 | Kamrupmetro | 38 |
| Lakhimpur | 77 | Sonitpur | 58 | Kokrajhar | 38 |
| Morigaon | 75 | Dhubri | 57 | Karimganj | 37 |
| Udalguri | 70 | Jorhat | 56 | Dimahasao | 35 |
| Dhemaji | 69 | Bongaigaon | 55 |  |  |
| Nagaon | 68 | Tinsukia | 55 |  |  |
| Darrang | 67 | Sibsagar | 53 |  |  |
| Golaghat | 65 | Goalpara | 51 |  |  |
| Kamrup | 65 | Majuli | 50 |  |  |
| Baksa | 63 | Hojai | 50 |  |  |
| Nalbari | 61 | Southsalmara | 49 |  |  |
| Barpeta | 60 | Cachar | 47 |  |  |
| Karbianglong | 60 | Charaideo | 45 |  |  |
|  |  | Dibrugarh | 44 |  |  |
|  |  | Hailakandi | 43 |  |  |
|  |  | Chirang | 43 |  |  |

Even during such a stressful time due to the persisting COVID pandemic, a good sign of resilience is that **except 2 Districts i.e Kamrup Rural & Golaghat**, all other Districts registered progress in CD Ratio in the Dec’20 quarter over Sept’20 quarter, led by **Dhemaji District (increased by 7%), West Karbianlong (increased by 6%), Dhubri, Bongaigaon, Karbianglong & Baksa (4% each) increase over the Sept’20 quarter CD Ratio.**

**AGENDA-3**

1. **REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 31.12.2020:**

**SECTOR-WISE SUMMARY UNDER ACP (PRIORITY SECTOR):**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2019-20 Q-3 (Dec, 2019)** | | | **FY 2020-21 Q-3 (Dec, 2020)** | | |
| **Target Amount** | **Achieved Amount** | **Achievement %** | **Target Amount** | **Achieved Amount** | **Achievement %** |
| **Agri Total** | 15758 | 5040 | 32 | 14775 | 3732 | 25 |
| **Crop Loan** | 8899 | 1207 | 14 | 8525 | 887 | 10 |
| **MSME** | 5869 | 7538 | 128 | 8778 | 8937 | 102 |
| **Other Priority Sector** | 2378 | 1033 | 43 | 3503 | 570 | 16 |
| **Total** | **24005** | **13611** | **57** | **27056** | **13239** | **49** |

**HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE BY THE BANKS IN THE QUARTER-3 OF FY (2020-21):**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest Quarterly ACP (PS) Performance (More than 100%)** | | **Banks with the Lowest Quarterly ACP (PS) Performance (Less than 20%)** | |
| **Bandhan Bank** | 244 | **Apex Bank** | 3 |
| **Yes Bank** | 172 | **Punjab and Sind Bank** | 10 |
| **IndusInd Bank** | 160 | **Punjab National Bank** | 10 |
| **ICICI** | 135 | **AGVB** | 16 |
| **Northeast Small Finance Bank** | 125 | **UCO** | 16 |
| **Ujjivan Small Finance Bank** | 106 | **IDBI** | 18 |
| **Jana Small Finance Bank** | 103 | **Bank of India** | 19 |

1. **PRIORITY SECTOR ADVANCES AS ON 31.12.2020:**

**SECTORAL GROWTH UNDER PRIORITY SECTOR ADVANCES:-**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Dec’19** | **O/S as on March’20** | **O/S as on Dec’20** | **YoY Growth** | **YoY Growth %** | **YTD Growth** | **YTD Growth %** | **CY PSL Adv % to Tot Adv** |
| **Agri Total** | 17133 | 17566 | 18018 | 885 | 5 | 452 | 3 | 20 |
| **Crop loan (out of Agri loan)** | 6131 | 5972 | 5584 | -547 | -9 | -388 | -6 | 6 |
| **MSME** | 22004 | 23088 | 26392 | 4388 | 20 | 3304 | 14 | 29 |
| **Other Priority Sector** | 9750 | 9178 | 10341 | 591 | 6 | 1163 | 13 | 11 |
| **Total** | **48887** | **49832** | **54751** | **5864** | **12** | **4919** | **10** | **61** |

The Priority Sector advance has increased from Rs. **48887** Cr. as on Dec’19 to **54751** Cr. at the end of Dec’20 i.e **a YoY growth of Rs. 5864 Cr and a YTD growth of Rs. 4919 Cr.**

However, negative growth of some banks in Crop loan in Dec’20 quarter over Sept’20 quarter have affected the Crop loan in the Dec’20 quarter. These banks are **UCO (-354 Cr), Central Bank of India (-69 Cr), IndusInd Bank (-64 Cr).**

Total priority sector advances for the State of Assam stood at 61% of the total advances at the end of Dec’20 quarter.

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

There is a YoY growth of Rs. 885 Crore and YTD growth of Rs. 452 Crore in **Agri priority sector advances** in the Dec’20 quarter.

The priority sector Agricultural Advances of Rs. 18018 Cr. as on Dec’20 Qtr. Stands at 20% of the total advances against the RBI benchmark of 18%.

However negative growth in the current quarter of some Banks like **Indian Bank (-201 Cr), Central Bank of India (-175 Cr), UCO Bank (-157 Cr)** in Dec’20 quarter over Sept’20 quarter, has impacted the level of Agriculture Advances.

1. **MSME SECTOR AS ON 31.12.2020:-**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sub-Segment** | **O/S Dec’19** | **O/S March’20** | **O/S Dec’20** | **YoY Growth** | **YTD Growth** |
| **Micro** | 14122 | 14606 | 14894 | 772 | 288 |
| **Small** | 5997 | 6304 | 6355 | 358 | 51 |
| **Medium** | 2220 | 2123 | 2610 | 390 | 486 |
| **Other** | - | - | 1981 | 1981 | 1981 |
| **Total** | 22340 | 23033 | 26392 | 4052 | 3359 |

There is a YoY growth of Rs. 4052 Cr & YTD growth of Rs. 3359 Cr under Finance to MSME at the end of the Dec’20 quarter.

However, the negative growth of some banks in MSME in Dec’20 quarter over the Sept’20 quarter have impacted the growth in MSME in Dec’20 quarter. These banks are: **Federal Bank (-52 Cr), ICICI (-50 Cr), Ujjivan (-27 Cr), AGVB (-14 Cr), HDFC (-12 Cr), Bank of Maharashtra (-11 Cr).**

1. **PRADHAN MANTRI MUDRA YOJANA (PMMY) AS ON 31.12.2020:-**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MUDRA: Amount in Rs.Crores** | | | | | | | | |
| **As on Dec’19** | | | **As on March’20** | | | **As on Dec’20** | | |
|  | **O/S No.** | **O/S Amount.** |  | **O/S No.** | **O/S Amount.** |  | **O/S No.** | **O/S Amount.** |
| **Shishu** | 724593 | 1953 | **Shishu** | 520164 | 1200 | **Shishu** | 681218 | 1413 |
| **Kishore** | 343601 | 3219 | **Kishore** | 116030 | 1617 | **Kishore** | 869519 | 5775 |
| **Tarun** | 16466 | 1033 | **Tarun** | 18294 | 1111 | **Tarun** | 21961 | 1157 |
| **Total** | **1084660** | **6205** | **Total** | **654488** | **3928** | **Total** | **1572698** | **8345** |

There is a YoY growth of Rs. 2140 Cr and YTD growth of Rs.4417 Cr in MUDRA in the Dec’20 quarter.

1. **GOVERNMENT SPONSORED SCHEMES (GSS):**

**PERFORMANCE AS ON 31.12.2020 ® TARGET IN 2020-21 IS GIVEN BELOW:**

**(Amount in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **GSS** | **Target (No)** | **Disbursement No.** | **Disbursement Amount** | **Existing O/S No.** | **Existing O/S Amount.** |
| **PMEGP** | 5836 | 2659 | 74.30 | 32617 | 450.13 |
| **NULM** | 4350 | 495 | 6.16 | 1377 | 14.09 |
| **NRLM** | 45000 | 32876 | 574.00 | 67414 | 631.84 |
| **SUI** | NA | 675 | 71.84 | 1604 | 209.09 |

**BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON DEC’20 QUARTER ARE:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl No.** | **Scheme** | **Public Bank** | **Private Bank** | **Co-operative Bank** |
| **1** | **NRLM** | BOM, PSB | AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES |  |
| **2** | **NULM** | PSB | AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES | APEX |
| **3** | **PMEGP** | **-** | BAND, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES | APEX |
| **4** | **SHG** | PSB | AXIS, BAND, FED, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES |  |
| **5** | **SUI** | IOB | AXIS, BAND, FED, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES | APEX |

**AGENDA- 4**

**REVIEW OF FINANCIAL LITERACY & FINANCIAL INCLUSION INITIATIVES:-**

**STATUS OF FINANCIAL LITERACY CAMPS (FLCs):**

|  |  |  |
| --- | --- | --- |
|  | **No. of FLC Camps conducted during each Quarter** | |
| **Quarter** | **FY (2019-20)** | **FY 2020-21 till Dec’20** |
| **June** | 570 | 99 |
| **Sept** | 600 | 249 |
| **Dec** | 834 | 861 |
| **March** | 1043 | NA |
| **Total No. of FLC Camps** | **3047** | **1209** |

The Banks are requested to comply with the RBI instructions of ensuring conduct of one FLC meeting by each rural Branch on a monthly basis.

**DETAILS OF ENROLMENT UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE NOS.31.12.2020)**

|  |  |  |
| --- | --- | --- |
| **Sl No.** | **Account Type** | **Cumulative Numbers** |
| **1** | **PMJDY** | 18238345 |
| **2** | **PMJJBY** | 1051013 |
| **3** | **PMSBY** | 3011266 |
| **4** | **APY** | 533004 |

**AGENDA- 5**

1. **RSETI: There are 26 RSETIs in Assam. The performances of the RSETIs for the FY(2020-21) as on 31.12.2020, are as under:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sponsoring Bank** | **Location of RSETI** | **Annual Training Target** | **Training Actual up to date** | **Nos. of Settlement** | **Settlement rate in %** | **Nos. of Credit Linkage** | **Credit Linkage in %** |
| **SBI** | Baksa | 275 | 354 | 287 | 81.07 | 259 | 90.24 |
| Chirang | 250 | 250 | 88 | 35.20 | 4 | 4.55 |
| Dima Hasao | 300 | 298 | 147 | 49.33 | 4 | 2.72 |
| Karbi Anglong | 350 | 261 | 181 | 69.35 | 72 | 39.78 |
| Udalguri | 470 | 561 | 222 | 39.57 | 103 | 46.40 |
| **PNB** | Cachar | 500 | 268 | 140 | 52.24 | 83 | 59.29 |
| Dhemji | 450 | 204 | 5 | 2.45 | 0 | 0.00 |
| Dibrrugarh | 450 | 254 | 149 | 58.66 | 9 | 6.04 |
| Golaghat | 500 | 139 | 26 | 18.71 | 5 | 19.23 |
| Karimganj | 400 | 204 | 186 | 91.18 | 40 | 21.51 |
| Lakhimpur | 450 | 222 | 91 | 40.99 | 0 | 0.00 |
| Morigaon | 540 | 355 | 268 | 75.49 | 60 | 22.39 |
| Sibsagar | 445 | 168 | 106 | 63.10 | 8 | 7.55 |
| **UCO** | Barpeta | 720 | 430 | 77 | 17.91 | 37 | 48.05 |
| Dhubri | 720 | 282 | 207 | 73.40 | 0 | 0.00 |
| Goalpara | 720 | 372 | 53 | 14.25 | 33 | 62.26 |
| Kokrajhar | 720 | 348 | 120 | 34.48 | 7 | 5.83 |
| Mangaldoi | 720 | 100 | 23 | 23.00 | 15 | 65.22 |
| Nalbari | 680 | 329 | 211 | 64.13 | 49 | 23.22 |
| **AGVB** | Bongaigaon | 300 | 85 | 142 | 167.06 | 25 | 17.61 |
| Jorhat | 380 | 137 | 61 | 44.53 | 28 | 45.90 |
| Kamrup | 325 | 246 | 104 | 42.28 | 64 | 61.54 |
| Kamrup (Metro) | 380 | 36 | 7 | 19.44 | 0 | 0.00 |
| Sonitpur | 375 | 183 | 109 | 59.56 | 99 | 90.83 |
| **CBI** | Tinsukia | 450 | 250 | 201 | 80.40 | 113 | 56.22 |
| **RUDSETI** | Nagaon | 525 | 315 | 44 | 13.97 | 24 | 54.55 |

1. **ALLOTMENT OF NEW RSETIs: Opening of New RSETIs in 7-Districts of Assam:**

SLBC has assigned the task of opening RSETIs in 7 Districts to the following 5 Banks: -

|  |  |  |
| --- | --- | --- |
| **Sl No.** | **NAME OF DISTRCITS** | **NAME OF THE BANK GIVEN CONSENT FOR CONSIDERATION** |
| 1 | Biswanath | HDFC |
| 2 | Charaideo | PNB |
| 3 | Hailakandi | PNB |
| 4 | Hojai | PNB |
| 5 | Majuli | ICICI |
| 6 | South Salmara | UCO |
| 7 | West Karbi Anglong | SBI |

SLBC requested the SRLM authority to provide accommodation / premises of 8000 sq. ft. area free of cost till the construction of permanent building of RSETIs and also to allot land free of cost for establishment of RSETIs.

1. **Pending Claims for reimbursement of training expenses of RSETI:**

Regarding settlement of pending claims of **Rs 1.99 Cr** pertaining to SBI alone, SLBC have already taken up the matter with ASRLM number of times, but SLBC is yet to get any response. ASRLM to apprise the house.

**AGENDA-6**

**ASPIRATIONAL DISTRICTS’ (AD) PERFORMANCE UNDER DIFFERENT BANKING PARAMETRS: STATUS AS ON 31.12.2020**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Assam** | | **FY(2020-21)** | | | | **O/S Amount in Rs.Crore** | | | | | |
| **7 Districts** | | **CD Ratio-1** | | **ACP Achieved %** | | **KCC** | | **PMEGP** | | **MUDRA** | |
|  |  | **Sept'20** | **Dec'20** | **Q-3 (2019-20)** | **Q-3 (2020-21)** | **As on Sept'20** | **As on Dec'20** | **As on Sept'20** | **As on Dec'20** | **As on Sept'20** | **As on Dec'20** |
| 1 | Baksa | 59.52 | 63.04 | 21.00 | 30.44 | 173.50 | 147.11 | 70.98 | 92.29 | 20.58 | 60.09 |
| 2 | Barpeta | 58.06 | 60.24 | 41.00 | 28.94 | 277.88 | 251.17 | 14.72 | 14.63 | 69.12 | 410.35 |
| 3 | Darrang | 64.17 | 67.12 | 45.00 | 43.86 | 205.51 | 173.89 | 12.84 | 14.28 | 46.06 | 254.48 |
| 4 | Dhubri | 52.77 | 56.63 | 55.00 | 26.43 | 158.58 | 147.88 | 18.19 | 17.50 | 69.19 | 384.00 |
| 5 | Goalpara | 48.41 | 50.61 | 31.00 | 27.04 | 114.84 | 112.36 | 11.58 | 11.07 | 25.84 | 160.88 |
| 6 | Hailakandi | 39.83 | 42.82 | 27.00 | 28.94 | 87.39 | 89.17 | 6.15 | 7.01 | 22.68 | 134.12 |
| 7 | Udalguri | 67.47 | 69.71 | 11.00 | 17.54 | 205.71 | 195.60 | 27.38 | 26.09 | 18.67 | 44.19 |
|  | **Total** | **55.75** | **58.51** | **36.00** | **28.72** | **1223.40** | **1117.18** | **161.85** | **182.88** | **272.15** | **1448.11** |
| **All Assam** | | **47.38** | **48.66** | **57.00** | **48.93** | **6103.05** | **5650.28** | **428.61** | **450.13** | **1338.32** | **8345.19** |
| **7 ADs to Assam%** | |  |  |  |  | **20.05** | **19.77** | **37.76** | **40.63** | **20.34** | **17.35** |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **Social Security Schemes (in Cumulative Nos.)** | | | | | | | |
| **7 Districts** | **PMJDY** | | **PMJJBY** | | **PMSBY** | | **APY** | |
| **As on Sept'20** | **As on Dec'20** | **As on Sept'20** | **As on Dec'20** | **As on Sept'20** | **As on Dec'20** | **As on Sept'20** | **As on Dec'20** |
| 1 | Baksa | 574260 | 585623 | 27531 | 29975 | 96143 | 81400 | 13087 | 15081 |
| 2 | Barpeta | 1047862 | 1153667 | 33929 | 37123 | 139239 | 138629 | 19928 | 20330 |
| 3 | Darrang | 642389 | 701770 | 27684 | 31751 | 80285 | 88157 | 12977 | 13837 |
| 4 | Dhubri | 1112793 | 1165406 | 23866 | 27724 | 135749 | 148454 | 16667 | 18609 |
| 5 | Goalpara | 508031 | 558518 | 18184 | 20481 | 81969 | 90865 | 11678 | 12420 |
| 6 | Hailakandi | 310270 | 320992 | 14005 | 15473 | 39610 | 43965 | 7404 | 8231 |
| 7 | Udalguri | 534554 | 578080 | 30363 | 34209 | 65507 | 75694 | 9082 | 12580 |
|  | **Total** | **4730159** | **5064056** | **175562** | **196736** | **638502** | **667164** | **90823** | **101088** |
| **All Assam** | | **17779872** | **18238345** | **955135** | **1051013** | **2875650** | **3011266** | **482687** | **533004** |
| **7 ADs to Assam%** | | **27** | **28** | **18** | **19** | **22** | **22** | **19** | **19** |

**AGENDA- 7**

Any other item with the permission of the chair.