**AGENDA**

**Adoption of Minutes:**

The minutes of State Level Banker’s Committee meeting held on 05.07.2019 was circulated to all 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 dated **05.07.2019 (last meeting)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **PARTICULARS** | **ACTION TO BE TAKEN BY** | **Remarks** |
| 1 | The banks with low CD Ratio were asked to improve their performance backed by a definite action plan. Shri Rajiv Bora, Addl. Chief Secretary asked all the banks below 40% CD Ratio to prepare a definite action plan to improve their CD Ratio & submit a copy to SLBC. | Banks below 40% CD Ratio:-KMB, SIB, PSB, UNI, SYN, CB, YES, UCO, DEN, FED, CBI, ANB, AACB, IDBI, AGVB & IND | Out of 15 Banks, 9 Banks have/had initiated actions like arranging credit camps (SYN, UCO), making steady improvement over retail, MSME, Housing, Priority Sector advances (ANB, APEX, IDBI, UNI, PSB, CBI), reaching 41% CDR in June quarter (IND), opening Guwahati Regional Credit Hub & empowering the Branches to disburse retail and agri loans (FED), starting Salute Tiranga Campaign to enhance credit portfolio (UNI).  \* Non responding Banks are: KMB, SIB, CB, YES & AGVB. |
| 2 | Officials from RBI observed that CD Ratio subcommittee meetings in the Districts are not held in right spirit and road maps are not recorded. Those districts with below 40% CD Ratio are required to submit a monitorable Action Plan to RBI. Addl. Chief Secy. advised the SLBC to chart out a holistic plan to bring CD Ratio upto 60%. | The LDMs of Dimahasao, Kokrajhar, Karimganj, Kamrupmetro, SouthSalmara, Hailakandi, Hojai & Karbianglong | Karbianglong district has improved from 39% CD Ratio in March’19 quarter to 40% CD Ratio in June’19 quarter.  Karimganj, KamrupMetro and Hailakandi have submitted roadmaps and all the Banks present there could be able to put up an action plan. 3 districts have not submitted any actionable plan. Dima Hasao has not reported any such meeting.    The common concern is non attendance by many of the Banks when such meeting is convened by the DC. |
| 3 | Shri Rajiv Bora, Addl. Chief Secy. expressed concern over the poor performance of Priority Sector Schemes in general and SVAYEM in specific. He asked the Banks to prepare an action plan and the SLBC to monitor the progress. | All Banks | SLBC convenor had three exclusive meetings with major Banks and one with all the Banks for promoting SVAYEM and improving performance in other priority sector loans. |
| 4 | Smt. Nandita Hazarika, Director, ASRLM flagged the issues of NPA list and requested Banks to separate SHG linkage in three categories (NRLM, Non-NRLM & Mixed SHG linkages). CGM, SBI requested the Banks to assist ASRLM by providing them the SHG-linked saving account list. ASRLM to appraise the position in SLBC. | All Banks | 3 Banks UCO, CBI, PNB have informed that they have provided the List to ASRLM.  And, UBI, APEX, IDBI, ALB, IND, BOI, FED, UNI, PSB, AXIS, IOB- have assured to provide the list very soon to ASRLM. |
| 5 | Agri Dept., GoA expressed that the flow of credit to KCC and agriculture has declined continuously. Banks without KCC were advised to come up to a respected level to have a turnaround in KCC. 12 Banks below 8% total advance to agri sector were expected to improve upon. | KBL, KMB, PSB, ANB, JSF, BOM, AXIS, OBC, FED, BOB, APEX, INDUS | ANB, APEX, AXIS, BOM, PSB, FED have initiated steps like - appointing dedicated Agri Officer, conducting KCC weekly campaigns (BOM) etc.  As a result, KMB, PSB, FED, BOB have improved in lending to Agri PSL over the March’19 quarter whereas INDUS has declined from 7% in March’19 to 5% this June’19 quarter. |
| 6 | In PMFBY, a flagship scheme of the Government the achievement of Assam was very poor showing only 54014 last year. The house was informed that State Govt is now ready to pay 2% premium share of farmers to encourage PMFBY. Shri Bora, Addl. Chief Secretary informed the house that PMO and NITI Aayog are monitoring KCC and PMFBY for Aspirational Districts on daily basis. Banks should cover all the KCC farmers under PMFBY. | All Banks | Banks have issued instructions to their Branches to cover all eligible KCC borrowers under PMFBY. |
| 7 | Officials from RBI expressed that data integrity to be ensured before conducting any DCC/DLRC meetings, as per the revamp of Lead bank Scheme. | All Banks | Banks have been advised to share the block level/ district level data with the Branches for effective discussion in various forums like BLBC, DCC/DLRC Meetings. Special Emphasis has been given on Data integrity- a top priority for RBI and various Government Depts. |
| 8 | KVIC Director, Mr. Deb brought to the notice that PMEGP portal is showing 1479 application pending, awaiting clearance from Banks. CGM, SBI suggested the Banks to give 2nd PMEGP loan if any borrower is found eligible. He requested the KVIC to forward the names of eligible borrower for a 2nd PMEGP loan. | KVIC | \* During the June’19 quarter, 652 no. of PMEGP loans have been disbursed amounting to 7.31 Cr. However, no Bank has reported as sanction/ disbursement of the 2nd PMEGP loan.  \* A revised guideline on 2nd loans under PMEGP has been circulated to all the Banks. |
| 9 | As seen last year, there are 8 Banks whose participation in PMEGP is Zero. These Banks were asked to focus on improving performance in PMEGP. These under-performing banks are required to initiate action under advice to KVIC. | 8 Banks- ICICI, INDUSIND, YES, KMB, SIB, KBL, BANDHAN and APEX | 6 Banks i.e BANDHAN, INDUSIND, KBL, KMB, SIB, YES still continue to have NIL performance in PMEGP as on June, 2019 quarter.  However, ICICI and BANDHAN Bank have informed that the matter has been taken up with their competent authority but it is not made clear to the SLBC till date. |
| 10 | CGM, SBI raised the issue of low credit linkage of RSETI trained people in some districts like- Udalguri (1%), Morigaon (3%), Golaghat(1%), Lakhimpur (0%) , Sibsagar (3%) etc. but banks fail to extend credits even to the RSETI trained persons, which should be looked into. | Reports from RSETI Director on application submitted & credit linkage to be submitted to SLBC. SLBC to write to DCs;  LDMs to all the Banks with copy to SLBC. | The credit linkage of all the RSETIs is shown in the Agenda No. 7. |
| 11 | All the loan proposals submitted by ASRLM during 1st quarter (till 30th June, 2019) will be disposed by 31st July, 2019 and proposals submitted in subsequent months will be disposed within one month. SLBC has set a timeline of one month for disposal of all loan proposals sponsored by ASRLM. | ASRLM, All Banks | Banks are in the process of disposing the loan proposals received from ASRLM. We have not received any undue delay in disposal of the proposals from the ASRLM. |
| 12 | Shri Rajiv Bora, Addl. Chief Secretary, Finance, proposed that line departments to reconcile/review and verify the figures/records related to priority sector and Government sponsored schemes of the Dept. and take up with major implementing Banks within one month. | Concerned Government Departments. | Concerned Government Departments to appraise the status as no response is received from the concerned Departments. |
| 13 | The contact details of the nodal officers for each bank have been sent to the Industries Dept. to be displayed in their portal. However Industries Department was requested to respond. Information on conduct of workshops & sensitisation programmes by MSME & Dept. of Industries, Government of Assam is yet to be received by SLBC. Addl. Chief Secretary, Finance, asked the MSME department to pursue the drive and monitor over its conduct. | MSME & Dept. of Industries, Government of Assam | The issue was discussed in the Sub Committee meeting. MSME & Dept. of Industries, Government of Assam to appraise the matter in the SLBC Meeting. |
| 14 | With regard to ACP performance last year i.e in FY(2018-19), there was 94% achievement of the target set for the year, whereas Agriculture achievement was pegged at 52% from 59% in the preceding year i.e FY(2017-18) which needs to be paid attention. Addl. Chief Secy. expressed to take a review on the trend in the Crop sector for at least five years. In this context of overall Agriculture performance vis-a-vis ACP performance, SLBC was advised to prepare a trend report for the last five years. | SLBC | SLBC has submitted a 5 years trend analysis to the Finance Department, Government of Assam. |

**Agenda-2**

1. **Deposits, Advances & CDR for Assam as on 30.06.2019:-**

**(Amt. in Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **June’18** | **March’19** | **June’19** |
| **Deposits** | **132335** | **148430** | **146402** |
| **Advances** | **67714** | **77340** | **78483** |
| **CD Ratio-2** | **51%** | **52%** | **54%** |

\* The National bench-mark for CDR is 60%.(Ref. pg-22)

**b) Highlighting the CD Ratio performance in Assam as on 30.06.2019:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| **1) NESFB** | **749** | **1) KMB** | **8** |
| **2) BANDHAN** | **474** | **2) PSB** | **18** |
| **3) HDFC** | **103** | **3) UNI** | **24** |
| **4) JSF** | **102** | **4) CB** | **25** |

(Ref. pg-22)

**c) Bank-wise CD RATIO as on June (2019-20) Quarter:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| **Below 20%** | 2 | KMB, PSB |
| **20% to 30%** | 5 | UNI, CB, SIB, ANB, SYN |
| **30% to 40%** | 6 | YES, UCO, CBI, FED, BOB, AGVB |
| **Above 40%** | 21 | IND, CAN, APEX, SBI, UBI, BOM, PNB, BOI, ALB, KBL, OBC, ICICI, AXIS, IDBI, IOB, INDUS, UJJ, HDFC, JSF, BANDHAN, NESFB |

(Ref. pg-22)

**d) District-wise CD Ratio as on June (2019-20) Quarter:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CD Ratio 60% and above: 12 Districts** | | **Between 40% to 60%: 14 Districts** | | **CD Ratio below 40%: 7 Districts** | |
| Morigaon | 78 | Nalbari | 58 | Hojai | 39 |
| Lakhimpur | 74 | Biswanath | 57 | Kamrupmetro | 38 |
| Kamrup | 70 | Dhubri | 56 | SouthSalmara | 38 |
| Golaghat | 69 | Sibsagar | 54 | Hailakandi | 37 |
| Udalguri | 67 | Majuli | 53 | Karimganj | 34 |
| Nagaon | 66 | Tinsukia | 52 | Kokrajhar | 30 |
| Barpeta | 66 | Bongaigaon | 52 | Dimahasao | 27 |
| WestKarbi | 65 | Charaideo | 50 |  |  |
| Dhemaji | 65 | Baksa | 48 |  |  |
| Sonitpur | 62 | Dibrugarh | 45 |  |  |
| Darrang | 61 | Goalpara | 45 |  |  |
| Jorhat | 60 | Chirang | 43 |  |  |
|  |  | Cachar | 41 |  |  |
|  |  | Karbianglong | 40 |  |  |

(Ref. pg-23)

The CD Ratio sub-committee has been formed in the above 7 districts and roadmap discussed in the sub-committee meetings.

Suggestion: The Bank-wise CD Ratio in these districts may be monitored.

**Agenda-3**

**REVIEW OF CREDIT DISBURSEMENT OF BANKS as on 30.06.2019:**

**Sector-wise Summary under ACP**

**(Amt in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2018-19 Q-1 (June, 2018)** | | | **FY 2019-20 Q-1 (June, 2019)** | | |
| **Target Amt** | **Achieved Amt** | **Achv%** | **Target Amt** | **Achieved Amt** | **Achv%** |
| Agri Total | 13868 | 1434 | 10 | 15758 | 1573 | 10 |
| Crop Loan | 8318 | 525 | 6 | 8899 | 249 | 3 |
| MSME | 4622 | 2357 | 51 | 5869 | 2856 | 49 |
| Other Priority Sector | 3123 | 490 | 16 | 2378 | 277 | 12 |
| **Total** | **21612** | **4281** | 20 | 24005 | 4706 | **20** |
|  |  |  |  |  |  |  |

(Ref. pg-37)

Performance under ACP has improved from 4281 Cr. in June’18 quarter to 4706 Cr in June’19 quarter with quarterly disbursement increase of Rs.425 Cr.

**Annual Credit Plan**: In the 21 districts where the **ACP Achievement (Agri.)** is less than 10%, DC/ DDM/ LDM/ operating Banks should make a coordinated approach. Close monitoring of the quarterly data for achievement of crop loan of each individual Bank is to be made in the DCC.

1. **HIGHLIGHTS OF THE ACP PERFORMANCE BY THE BANKS FOR QUARTER-1 of FY(2019-20):**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest Quarterly ACP Performance (in %)** | | **Banks with the Lowest Quarterly ACP Performance (in %)** | |
| NESFB | 105 | IOB | 0.29 |
| KBL | 99 | KMB | 0.35 |
| BAND | 83 | CB | 0.51 |
| FED | 62 | APEX | 1.53 |
| ICICI | 55 | UNI | 1.57 |

(Ref. pg-37)

**c) Priority Sector Advances as on 30.06.2019:**

**(Amt in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S June’18** | **O/S Mar’ 19** | **O/S June’19** | **YoY Growth** | **YoY Growth %** | **YTD Growth** | **YTD Growth %** | **CY PSL Adv % to Tot Adv** |
| Agri Total | 14710 | 16329 | 17476 | 2766 | 19 | 1147 | 7 | 22 |
| Crop loan (out of Agri loan) | 5935 | 6030 | 6257 | 322 | 5 | 227 | 4 | 8 |
| MSME | 17243 | 19553 | 20769 | 3526 | 20 | 1216 | 6 | 26 |
| Other Priority Sector | 8816 | 9274 | 9025 | 209 | 2 | -249 | -3 | 11 |
| **Total** | **46705** | **45156** | **47270** | **565** | **1** | **2114** | **5** | **60** |

(Ref. pg-27, 29, 31&33)

The Priority Sector advance has increased from 45156 Cr. as on Mar’19to 47270 Cr. at the end of June’19i.e a growth of Rs. 2114 Cr. which depicts a YTD growth of 5% over the Mar’19. Priority sector advance stood at 60% of the total advances at the end of June FY (2019-20) Quarter.

**d) Agricultural Advances:**

The priority sector Agricultural Advances of Rs. 17476Cr. as on June’19 stands at 22% of the total advances (RBI benchmark: 18%). However negative growth in the current quarter of some banks like IND (73 Crs), ALB (36 Crs), IDBI (31 Crs), CBI (27Crs), INDUS (21 Crs), AGVB (19 Crs) over the Mar’19 quarter has impacted the level of Agriculture Advances.

The Banks are requested to submit proper data and to formulate strategies and come up with the roadmap to discuss the issues and the resolution in the next SLBC meeting.

Observations of the Sub-committee are as under:-

1. Even though the collateral for KCC loans for amounts upto Rs.1.60 lakh has been allowed but submission of proof of land records is not dispensed with, the State Government is requested to bring out other alternative method to promote KCC loans with ticket sizes between Rs. 50,000/- to 1,60,000/-. SBI has suggested some measures in this regard.
2. NABARD to circulate the guidelines and coordinate in the districts to promote Agri Clinic Agri Business Centre and Agri Marketing Infrastructure.
3. List of identified applicants in each activity is to be shared with the Banks by the Govt. Dept. and NABARD to establish a monitorable Action Plan.
4. Scope for promotion of resource specific production has to be identified by the District Administration in collaboration with NABARD and Line Depts. and necessary Action Plan may be submitted to SLBC.

**Flow of credit to Agriculture (Priority Sector) as on 30.06.2019:**

**(Amt in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **O/S June’18** | **O/S Mar’19** | **O/S June’ 19** | **YoY Growth** | **YTD Growth** | **YTD Growth%** |
| Crop Loan | 5935 | 6030 | 6257 | 322 | 227 | 4 |
| Agri. Term Loan | 8775 | 10299 | 11219 | 2444 | 920 | 9 |
| **Total** | **14710** | **16329** | **17476** | 2766 | 1147 | 7 |

(Ref. pg-27)

The 14 Banks with agricultural advance below 8% of Total Advance are given below:

|  |
| --- |
| **Banks with below 8% Agri portfolio:** |
| KBL, JSF, ANB, PSB, BOM, AXIS INDUS, OBC, SIB, IDBI, APEX, BOB, FED, ICICI |

(Ref. pg-22&27)

**e) MSME Sector as on 30.06.2019:-**

**(Amt in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sub-Segment** | **O/S June’18** | **O/S March’19** | **O/S June’19** | **YoY Growth** | **YTD Growth** |
| Micro | 10759 | 13637 | 12561 | 1802 | -1076 |
| Small | 5000 | 6195 | 7302 | 2302 | 1107 |
| Medium | 2066 | 2153 | 1409 | -657 | -744 |
| Total | 17825 | 21985 | 21272 | 3447 | -713 |

(Ref. pg-41)

1. MSME advance as on 30.06.2019 was Rs. 21272 Cr registering a YoY growth of Rs. 3447 Cr. (19%) over the June’18 level of Rs. 17825 Cr.
2. The negative growth of UCO (289 Cr), SBI (180 Cr) NESFB (148 Cr) IOB (147 Cr) BANDHAN (140 Cr) IND (105 Cr) compared to March’19 quarter has impacted the growth level in the MSME Sector.
3. ACP Achievement (MSME): Since there are indications of fresh disbursements in MSME by many Banks, whereas the outstanding in the June end is showing a negative growth, the paradox should be explained by the concerned Banks.
4. As MSME–DI owns a portal for registration of MSME units, the same may be linked with SLBC portal, so that information on the upcoming units may be available for the Banks to promote MSME loans. The details of the Nodal officers shall be made available in website maintained by Commissioners’ office of MSME, Government of Assam.

**f) OTHER PRIORITY SECTOR:**

**Housing Loan:**

**Issues & Resolution:**

1. Liberalising the approval for Housing loan projects particularly the approval from DC required for each sale and purchase needs to be relooked into.
2. Transparency and time discipline is required in RERA approval to augment bank credit in Housing projects.

**g) Prime Minister Mudra Yojana (PMMY) as on 30.06.2019:-**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  | |  | |  | | |  | **(Amt in Crore)** | |  | |  |
| **June’18** | | | | | **March’19** | | | | | **June’19** | | | | |
|  | **O/S No.** | | **O/S Amt.** | |  | | **O/S No.** | **O/S Amt.** | |  | **O/S No.** | | **O/S Amt.** | |
| Shishu | 589158 | | 4918 | | Shishu | | 708699 | 1912 | | Shishu | 625220 | | 1902 | |
| Kishore | 122983 | | 826 | | Kishore | | 330931 | 3219 | | Kishore | 324025 | | 3017 | |
| Tarun | 4676 | | 536 | | Tarun | | 17247 | 1173 | | Tarun | 12670 | | 895 | |
| **Total** | **716817** | | **6280** | | **Total** | | **1056877** | **6304** | | **Total** | **961915** | | **5814** | |

(Ref. pg-42)

It is observed that there is a YoY decline of 466 Cr. and YTD decline of 490 Cr. in Mudra loans. Banks like Bandhan, KMB, SIB, YES have reported Nil figures in the current year sanction. Banks with the negative growth like CAN(399 Cr), SBI (87 Cr), INDUS (66 Cr), HDFC(40 Cr), ICICI(19 Cr), IND(16 Cr), AGVB(11 Cr) in June’19 quarter over the March’19 quarter has also impacted the growth level in the Prime Minister Mudra Yojna.

**h) GOVERNMENT SPONSORED SCHEMES (GSS):**

**Performance as on 30.06.2019 vis-a-vis target in 2019-20 is given below:**

**(Amt in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **GSS** | **Target (No)** | **Disbursement No** | **Disbursement Amount** | **Existing O/S No** | **Existing O/S Amt** |
| PMEGP | 4382 | 652 | 7.31 | 29150 | 401.07 |
| NULM | 2150 | 372 | 4.67 | - | - |
| NRLM | 63000 | 2236 | 32.57 | 34238 | 254.96 |

(Ref. pg-67)

Banks with **Nil** achievement in PMEGP are Bandhan, BOI, BOM, CB, HDFC, ICICI, INDUS, IOB, KBL, KMB, SIB, YES Bank.

**Issues and Redressal:**

The Sub-committee Meeting on Govt. sponsored Schemes held on 5th Sept’19 decided on the following points:-

1. PMEGP: In Districts where the NPA/ Overdue level is above 50% and PMEGP loans are not picking up, meetings with DIC, DC, LDM & affected Banks are required to be convened by DCs latest by 31st October 2019 to find out suitable solution for promotion of PMEGP.
2. Banks are advised to achieve the target of PMEGP by Dec, 2019. Underperforming Banks in Government sponsored schemes are required to explain reasons for poor performance with a road map to achieve the targets.
3. NULM: Pending applications have been sent by NULM to banks on 17.07.2019. Banks are required to advise their operating functionaries for extending the NULM benefits to the borrowers with Good track record.

**Agenda- 4**

**A. ASSAM FARMERS’ SUBSIDY SCHEME**

Hon’ble Chief Minister of the State of Assam has launched 3 farmers’ incentive schemes on 28th Jan’19 for incentivising the farmers and to expand the institutional credit flow to agriculture.

**Performance of Assam Farmers Subsidy Scheme as 31.08.2019:**

**(Amt in Lakhs)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of the Scheme** | **Claims submitted by Banks** | | **Claims disbursed to Banks** | |
| **No.** | **Amount** | **No.** | **Amount** |
| **AFCSS** | 151714 | 16717.14 | 151714 | 16717.14 |
| **AFIRS** | 6 | 0.06 | NIL | NIL |
| **AFIS** | Closed since this Financial Year (2019-20) | | | |
| **Total** | 151720 | 16717.20 | 151714 | 16717.14 |

**Issues & Resolution:**

**AFIS:** Since there is huge pending cases of subsidy claims lying with the Nodal Bank and the scheme is appreciated by the public at large, SLBC may take up with the State Government to extend the AFIS scheme till March 2020. Banks are advised to share the Photographs of Felicitation programme with SLBC.

**B. Swami Vivekananda Assam Youth Empowerment Yojana (SVAYEM)**

The Government of Assam has launched a flagship scheme to provide financial support to youth of Assam to take up income generating activities in the manufacturing, trading and services sector.

**Performance of SVAYEM Scheme as on 31.08.2019:**

**(Amt in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Scheme** | **No. of Loan sanctioned** | **Claim Submitted** | | **Claim Settled** | |
| **No.** | **Amt** | **No.** | **Amt.** |
| **SVAYEM** | 14144 | 5906 | 1928.91 | 5717 | 1869.94 |

**Issues:**

1. After a provisional sanction, some applicants are found to be CIBIL defaulters and are getting rejected or pending till previous loans are closed.
2. Considering the detailed Pre-sanction Survey to be undertaken by the branches, the applications are getting disposed off at a very slower pace and needs the attention of the controllers of the Banks.
3. **SVAYEM:** A detailed List of Branch wise performance has been circulated to the Banks. The detailed solution to poor performance may be explained to the SLBC.
4. Online portal for smooth flow of SVAYEM loans should be developed to make online application for the loan and can be accessed by all the banks and RSETIs.
5. Pending application in SVAYEM is required to be disposed off by 15th Oct’19.

**Agenda- 5**

**REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:-**

**Aligning Roadmap for unbanked villages:-**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Provision of banking services through banking outlets or part-time banking outlets in villages having population above 5000** | | | | | | | | | |
| **Target** | **Villages Covered upto Mar’19** | | | | | **Villages Covered upto June’19** | | | |
| By Branches | By BCs | Total | No. Of Uncovered Villages | By Branches | | By BCs | Total | No. Of Uncovered Villages |
| 175 | 82 | 93 | 175 | 0 | 82 | | 93 | 175 | 0 |

(Ref. pg-101)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Provision of banking services through banking outlets or part-time banking outlets in villages having population less than 2000** | | | | | |
| **Target** | **Villages Covered upto June,2019** | | | | |
| By Branches | By BCs | Other modes | Total | No. Of Uncovered Villages |
| 21955 | 827 | 21086 | 42 | 21955 | 0 |

(Ref. pg-100)

**Status of uncovered villages of DFS**

Out of 257 villages recently identified by DFS, 5 villages remain uncovered in which 3 villages are allotted to AGVB (1. Boro Aarkap in Dima Hasao, 2. Nok Terang in Karbi Anglong 3. Patimukha in Karbi Anglong) and 1 village each to SBI (Choto Aarkap in Dima Hasao) & UBI (Chalita Chara in Cachar)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Status of Assam uncovered villages as on 12.09.2019** | | | | | | |
| **Bank Name** | **Villages Allotted** | **Uncovered Villages** | **Covered Villages** | **BC** | **Branch** | **IPPB** |
| **AGVB** | 4 | 3 | 1 | 0 | 1 | 0 |
| **CBI** | 1 | 0 | 1 | 1 | 0 | 0 |
| **IPPB** | 213 | 0 | 213 | 0 | 0 | 212 |
| **SBI** | 38 | 1 | 37 | 33 | 1 | 4 |
| **UBI** | 1 | 1 | 0 | 0 | 0 | 0 |
| **Grand Total** | **257** | **5** | **252** | **34** | **2** | **216** |

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

|  |  |  |
| --- | --- | --- |
|  | **No. of FLC Camps conducted** | |
| **Quarter** | **FY 2018-19** | **FY 2019-20** |
| **June** | 710 | 570 |
| **Sept** | 976 | Not yet |
| **Dec** | 876 | Not yet |
| **March** | 618 | Not yet |
| **Total No. of FLC Camps** | 3180 | 570 |

(Ref. pg-98)

**Details of enrolment under Social Security Schemes (cumulative nos. upto June, 2019)**

|  |  |
| --- | --- |
| **Account Type** | **Numbers** |
| **PMJDY** | 15194151 |
| **PMJJBY** | 1168713 |
| **PMSBY** | 2431216 |
| **APY** | 299341 |

(Ref. pg-82)

**Issues and resdressal:**

As per the direction of RBI, a special Sub-committee on Digitisation was to be formed. We propose to rename the Technical Sub-committee as Sub-committee on Digitisation. However the existing Technical Sub-committee looks into various issues related to promotion of digital banking.

The main issues are as follows:–

1. **Connectivity issues:** Banks to submit list of branches with less than 2 MBPS speed and areas where connectivity problem arises directly to BSNL and Department of Telecommunication (DoT) within a period of 15 days from the date of SLBC. Thereafter, the DoT shall submit the report to SLBC for suitable resolution/ availability of required Bandwidth in the reported areas.
2. Banks shall instruct their CSPs to submit a report on the availability of network in form of 2G/3G/4G at their locations and the villages covered by the within a period of 15 days from date of SLBC. The same may be examined by DoT to find a suitable resolution to the connectivity issues.
3. Since majority of the uncovered villages belong to Dima Hasao and Karbi Anglong, a detailed report may be made by the Banks operating there.
4. IPPB has to take up the promotion of PMJJBY, PMSBY, and APY as they are directly operational in 3242 centres.
5. As informed by DoT, Assam, Bharat Net project. Bharat Broad Band Network project has been extended to 1622 Gram Panchayats, where they are connected with optical fibres. The activation of CSPs in those centres may be undertaken by the Banks.

**Agenda- 6**

**POSITION OF CASES AND RECOVERY UNDER BAKIJAI AS ON 30.06.2019:**

1. **Recovery under Bakija**i

**(Amt in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Pending cases at**  **the beginning of**  **the quarter** | | **Addition of**  **cases during**  **the quarter** | | **Cases settled**  **during the**  **quarter** | | **Pending cases**  **at the close of**  **the quarter** | |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| **60242** | **306** | **2882** | **7.60** | **2191** | **17.46** | **60933** | **296** |

(Ref. pg-71)

Banks are advised to instruct their Branches to request the respective DCs for quick disposal of the cases.However 20 banks i.e. ANB, BOB, BOI, OBC, PNB, PSB, AXIS, Bandhan, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES, APEX banks have not reported any figure under this category.

As discussed in the Sub-committee meeting, for NPA in Priority Sector Advances, the Banks are advised to take the help of the LDMs, wherever possible, to locate their Bakijai Cases and report the same to SLBC.

**Agenda- 7**

1. **RSETI:**

There are 26 RSETIs in Assam. The performances of the RSETIs **(01st Apr’19 to 30th June’19)** are as under:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sponsoring Bank** | **Location of RSETI** | **Annual Training Target** | **Training Actual up to date** | **Settlement rate in %** | **Credit Linkage in %** |
| **SBI** | Kumarikata | 440 | 86 | 89.53 | 9.09 |
| Udalguri | 410 | 50 | 84.00 | 0.00 |
| Chirang | 435 | 131 | 12.98 | 100.00 |
| Diphu | 410 | 102 | 4.90 | 0.00 |
| Haflong | 400 | 69 | 0.00 | 0.00 |
| **UBI** | Dibrugarh | 550 | 126 | 30.16 | 60.53 |
| Lakhimpur | 500 | 94 | 63.83 | 0.00 |
| Dhemaji | 550 | 16 | 0.00 | 0.00 |
| Cachar | 450 | 122 | 0.00 | 0.00 |
| Morigaon | 504 | 120 | 3.33 | 0.00 |
| Golaghat | 400 | 157 | 13.38 | 14.29 |
| Karimganj | 450 | 97 | 0.00 | 0.00 |
| Sibsagar | 415 | 117 | 59.83 | 44.29 |
| **UCO** | Nalbari | 600 | 186 | 61.83 | 58.26 |
| Darrang | 600 | 135 | 0.74 | 100.00 |
| Kokrajhar | 600 | 119 | 18.49 | 0.00 |
| Barpeta | 600 | 138 | 23.91 | 100.00 |
| Goalpara | 600 | 191 | 80.63 | 77.27 |
| Dhubri | 600 | 180 | 65.56 | 0.85 |
| **AGVB** | Bongaigaon | 425 | 28 | 0.00 | 0.00 |
| Kamrup (R) | 350 | 128 | 16.41 | 38.10 |
| Kamrup (M) | 325 | 46 | 43.48 | 100.00 |
| Sonitpur | 425 | 70 | 0.00 | 0.00 |
| Jorhat | 400 | 19 | 94.74 | 100.00 |
| **CBI** | Tinsukia | 450 | 139 | 18.71 | 100.00 |
| **RUDSETI** | Nagaon | 750 | 234 | 63.68 | 10.07 |

(Ref. pg-87 to 97)

**Agenda- 8**

**Aspirational District (AD) Programme, Assam: Status as on 30.06.2019**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **FY(2019-20) Q-1** | | **O/S Amount in Crore** | | | | **Social Security Schemes (in cumulative nos.)** | | | |
|  | **7 Districts** | **CD Ratio-1** | **ACP Achv %** | **KCC** | **PMEGP** | **MUDRA** | **SVAYEM** | **PMJDY** | **PMJJBY** | **PMSBY** | **APY** |
| 1 | [Baksa](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=324&DisrtictName=Baksa) | 48 | 6 | 83 | 14 | 73 | 0.55 | 342629 | 6646 | 15922 | 3078 |
| 2 | [Barpeta](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=303&DisrtictName=Barpeta) | 66 | 12 | 264 | 17 | 328 | 3.80 | 976050 | 42022 | 113326 | 13167 |
| 3 | [Darrang](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=325&DisrtictName=Darrang) | 61 | 13 | 157 | 14 | 173 | 1.08 | 518241 | 37540 | 82023 | 6442 |
| 4 | [Dhubri](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=301&DisrtictName=Dhubri) | 56 | 16 | 182 | 14 | 207 | 1.49 | 1016819 | 36580 | 102452 | 8124 |
| 5 | [Goalpara](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=302&DisrtictName=Goalpara) | 45 | 8 | 100 | 11 | 128 | 1.15 | 479066 | 39996 | 67596 | 5385 |
| 6 | [Hailakandi](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=318&DisrtictName=Hailakandi) | 37 | 7 | 84 | 9 | 75 | 1.08 | 387358 | 40272 | 62081 | 5134 |
| 7 | [Udalguri](http://egsa.nic.in/egsa_report/janDhan.aspx?page=D&LGDStateCode=18&StateName=Assam&LGDDisrtictCode=326&DisrtictName=Udalguri) | 67 | 3 | 168 | 13 | 73 | 1.67 | 460757 | 7295 | 14130 | 1768 |
| **7 Aspirational Districts** | | **56%** | **10%** | **1039** | **93** | **1058** | **10.81** | **4180920** | **210351** | **457530** | **43098** |
| **All Assam** | | **48% (CDR-1)** | **20%** | **5238** | **401** | **5814** | **41.48** | **15194151** | **1168713** | **2431216** | **299341** |
| **7 ADs to Assam%** | | **-** | **-** | **20%** | **23%** | **18%** | **26%** | **28%** | **18%** | **19%** | **14%** |

**Agenda- 9**

**Digitisation:**

1. **Digital payment**: As per the advice of RBI it was suggested that to promote digital payment awareness, the FLCs may be conducted and NABARD may consider for allocation of funds for these camps.
2. The RSETIs should be advised to dedicate one session for digital transaction education to participants.
3. A format for assessment of merchant acquisition and availability of POS machines in the Trading community is proposed to be inducted in a district wise portal to be filled in by different Banks so as to assess the progress in Digital payments.
4. As per the advice of IBA, Baksa District in Assam is identified as the targeted district to be made 100% digitally enabled. SLBC has circulated an EXCEL format for submission of data by the Banks to draw a roadmap to achieve 100% digitization. The data submission should be completed by 15th October 2019.
5. The format to assess the digital transaction to the total transaction in identified districts is circulated to all the banks. The same should be reverted to us latest by 30th Sept’19.

**Agenda- 10**

Natural calamities

**Agenda- 11**

Declaration of uniform banking hours as per IBA in the State of Assam from 10:00 am to 4:00 pm as proposed and approved by all the Lead District Managers in Assam.

**Agenda- 12**

Any other item with the permission of the chair.