**AGENDA**

**ADOPTION OF MINUTES:**

The minutes of State Level Banker’s Committee meeting held on **21.10.2020** was circulated to all the members. No request for amendment was received from the members.

**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 submitting them. Most Bank’s data are now centralised and CBS-based and are provided by Head Office of respective Banks. |
| 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 and Tea Garden Issues, were conducted through VC on **03.11.2020** and timelines were set to achieve the goals under different parameters. |
| **(ii) CD Ratio:** Banks below 40% CD Ratio to submit a roadmap for reaching upto 40% CDR by March’21 end. | **KMB, UNI, UCO, PSB, CBI, CAN, FED, AGVB, BOB, AACB, IDBI, SIB & YES.** | **YES Bank** *improved* its CD Ratio by **15%**, followed by **Punjab and Sind Bank (3.19%), APEX (2.78%), Union Bank (2.74%), AGVB (2.24%) and Federal Bank (2.04%) in Sept’20 quarter over June’20 quarter.**  However, **South Indian Bank** *decreased* its CD Ratio by **15.65%, IDBI** by 3.31% and **Canara Bank** by 1.67% in Sept’20 quarter over June’20 quarter. |
| 3. | **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. |
| **(ii) GSS Targets:** To achieve 50% of the Targets for all the Government Sponsored Schemes by 30th November, 2020. | **All Banks** | Banks have reported that branches are strictly instructed to achieve 50% target by Sept’20 end and 75% by Dec’20 end with regular follow-ups with the branches and sensitisation campaigns.  **AGVB** reported having achieved 112% of the FY target under NRLM by Nov’20 end. |
| 4. | **(i) 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 reported for strict adherence to the timeline.  **Banks,** particularly **AGVB** reported circulating guidelines regarding MUDRA and instructed all the Branches not to insist on collateral security upto a loan Rs.10 Lakhs as per RBI Master Direction FIDD.MSME & NFS.12/06.02.31/2017-18 dated 27.07.2017. |
| **(ii) PMEGP & MUDRA:** To dispose the pending loan proposals and achieve the targets set by the Nodal Agencies by 31st Dec, 2020. | **All Banks** | Banks reported for strict adherence to the timeline to dispose all the pending applications under MUDRA & PMEGP by 31st Dec’20 and achieve the target at the earliest. |
| 5. | **PM SVANidhi:**  **(i)** DGM, SME Dept, SBI pointed out the necessity for addressing issues relating to the financing under PM SVAnidhi i.e the requirement on the possession of vendors’ certificate and inability of the branches to contact the applicants for documentation in the absence of valid mobile numbers. | **All Banks** | Banks reported that their controlling offices are following up the branches on regular basis to sensitize financing under **PM SVAnidhi.**  **PNB** signed an MOU with Atyati technologies Pvt.Ltd to provide end-to-end digital solution for PM SVAnidhi.  **SBI** reported that letter of recommendations/ Provisional Certificates are available with the applications in most of the centres in Assam. Whenever the required Certificates are unavailable, the branches are providing details of such applicants with ULBs for issuing of Certificates. SBI branches are sharing with the concerned ULBs the details of applicants who are not contactable through mobile. Thus, a joint effort is being made to reach out to the applicants in order to ensure speedy disposal of the applications. |
| (ii) Appointment of a Nodal Officer for dealing with the PM SVAnidhi scheme by 30th November, 2020. | **All Banks** | Banks have already submitted the details of their respective Nodal Officer to SLBC for dealing with the PM SVAnidhi scheme. |
| 6. | **(i) NRLM:** CGM, NABARD asked Apex Bank and AGVB to dispose the pending SHG loan applications. | **AGVB & APEX** | **AGVB** reported having achieved 112.43% of the FY target by disbursing 12593 numbers of ASRLM SHG proposals till 30th Nov’20.  **APEX** advised its branches to dispose all pending loan proposals under NRLM, if otherwise in order. |
| **(ii) NRLM & NULM:** Disposal of pending applications at the branches level by 15th November, 2020. | **All Banks** | Banks reported for strict adherence to the timeline with regular follow-ups and monitor over the progress of disposing proposals under NRLM & NULM.  However, **HDFC** reported having identified the cases which comes under NULM / NRLM scheme and but the customers are not eligible for taking it up further considering their internal policy conditions.  **NESFB** reported not facilitating any NRLM/ NULM loans. |
| 7. | **100% Digitisation Campaign in BAKSA DISTRICT:** In order to achieve 100% digitization of Baksa district within the timeframe prescribed by RBI i.e. 31.03.2020, Banks are advised to conduct Digital Financial Literacy Camp on regular basis in Baksa District for 100% digitization. | **All Banks operating in Baksa District** | Banks operating in Baksa reported for strict adherence to the timeline. **AGVB** reported having achieved 66% of the transactions in its 12 Branches in Baksa through digital mode, also setting target of minimum 6 Financial & Digital Literacy Camps upto March’20 to enhance digital footprint in Baksa district. |
| 8. | **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 reported having issued strict instructions to the branches for disposing the pending applications under Fishery KCCs on priority basis.  Two Banks **(Central Bank of India & HDFC)** requested the Fishery Dept. to provide the list of pending applications for speedy action.  **Union Bank of India** reported the unavailability and inability of many applicants to submit proper land records which has resulted in higher pendency rate of applications. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CDR FOR ASSAM AS ON 30.09.2020:-**

**(Amt. in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Sept'19** | **June’20** | **Sept'20** | **YoY growth** | **Qtr’ly growth** |
| **Deposits** | 152559 | 170319 | 169355 | 16796 | -964 |
| **Advances** | 79708 | 87481 | 87288 | 7580 | -193 |
| **CD Ratio** | 52 | 51 | 52 |  |  |

1. **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.09.2020:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| **BAND** | 426 | **KMB** | 7 |
| **NESFB** | 184 | **UNI** | 22 |
| **UJJ** | 133 | **SIB** | 22 |
| **INDUS** | 94 | **CAN** | 29 |
| **HDFC** | 90 | **UCO** | 30 |

1. **BANK-WISE CD RATIO AS ON 30.09.2020:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| **Below 20%** | 1 | KMB |
| **20% to 30%** | 3 | UNI, SIB, CAN |
| **30% to 40%** | 7 | UCO, CBI, PSB, IDBI, FED, AGVB, BOB |
| **Above 40%** | 17 | APEX, SBI, IND, PNB, YES, BOM, KBL, BOI, JSF, ICICI, IOB, AXIS, HDFC, INDUS, UJJ, NESFB, BAND |

1. **DISTRICT-WISE CD RATIO AS ON 30.09.2020:-**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CD Ratio 60% and above: 10 Districts** | | | **Between 40% to 60%: 19 Districts** | | | **CD Ratio below 40%: 4 Districts** | | |
| **District** | **As on June'20 Qtr.** | **As on Sept'20 Qtr.** | **District** | **As on June'20 Qtr.** | **As on Sept'20 Qtr.** | **District** | **As on June'20 Qtr.** | **As on Sept'20 Qtr.** |
| **WESTKARBI** | 70.24 | 74.58 | **NALBARI** | 55.67 | 58.49 | **KAMRUPMETRO** | 36.44 | 37.66 |
| **LAKHIMPUR** | 71.25 | 74.33 | **BARPETA** | 61.10 | 58.06 | **KARIMGANJ** | 34.97 | 34.78 |
| **MORIGAON** | 75.00 | 72.19 | **BISWANATH** | 58.03 | 56.38 | **KOKRAJHAR** | 29.52 | 34.72 |
| **UDALGURI** | 63.41 | 67.47 | **KARBIANGLONG** | 52.44 | 56.36 | **DIMAHASAO** | 31.13 | 31.51 |
| **GOLAGHAT** | 64.95 | 67.05 | **JORHAT** | 65.28 | 54.64 |  |  |  |
| **NAGAON** | 64.51 | 65.34 | **SONITPUR** | 53.96 | 54.45 |  |  |  |
| **KAMRUP** | 73.62 | 64.90 | **TINSUKIA** | 46.69 | 54.01 |  |  |  |
| **DARRANG** | 58.37 | 64.17 | **DHUBRI** | 55.00 | 52.77 |  |  |  |
| **DHEMAJI** | 60.71 | 62.29 | **BONGAIGAON** | 50.22 | 51.48 |  |  |  |
| **BAKSA** | 53.80 | 59.52 | **SIBSAGAR** | 51.35 | 51.10 |  |  |  |
|  |  |  | **GOALPARA** | 44.11 | 48.41 |  |  |  |
|  |  |  | **HOJAI** | 44.27 | 47.66 |  |  |  |
|  |  |  | **MAJULI** | 46.38 | 47.33 |  |  |  |
|  |  |  | **SOUTHSALMARA** | 44.39 | 46.05 |  |  |  |
|  |  |  | **CACHAR** | 39.92 | 44.71 |  |  |  |
|  |  |  | **DIBRUGARH** | 43.64 | 44.03 |  |  |  |
|  |  |  | **CHARAIDEO** | 42.79 | 43.06 |  |  |  |
|  |  |  | **CHIRANG** | 40.07 | 41.87 |  |  |  |
|  |  |  | **HAILAKANDI** | 36.25 | 39.83 |  |  |  |

**HIGHLIGHTS OF PERFORMANCE OF DISTRICTS IN CD-RATIO DURING Sept’20 QUARTER:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl No.** | **District Name** | **As on June'20** | **As on Sept'20** | **Increased By** | **District Name** | **As on June'20** | **As on Sept'20** | **Decreased By** |
| 1 | **Tinsukia** | 46.69 | 54.01 | 7.32 | **Jorhat** | 65.28 | 54.64 | -10.64 |
| 2 | **Darrang** | 58.37 | 64.17 | 5.80 | **Kamrup** | 73.62 | 64.90 | -8.72 |
| 3 | **Baksa** | 53.80 | 59.52 | 5.72 | **Barpeta** | 61.10 | 58.06 | -3.04 |
| 4 | **Kokrajhar** | 29.52 | 34.72 | 5.19 | **Morigaon** | 75.00 | 72.19 | -2.81 |
| 5 | **Cachar** | 39.92 | 44.71 | 4.79 | **Dhubri** | 55.00 | 52.77 | -2.23 |

Even during such a stressful time due to the current pandemic, a good sign of resilience is that there has been a remarkable improvement in CD Ratio in Sept’20 quarter over June’20 quarter in some of the districts, led by **Tinsukia**, **Darrang, Baksa, Kokrajhar & Cachar** as shown in the Table.

**AGENDA-3**

**(I) REVIEW OF CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 30.09.2020:**

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

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2019-20 Q-2 (Sept, 2019)** | | | **FY 2020-21 Q-2 (Sept, 2020)** | | |
| **Target Amt** | **Achieved Amt** | **Achievement %** | **Target Amt** | **Achieved Amt** | **Achievement %** |
| **Agri Total** | 15758 | 3737 | 24 | 14775 | 2065 | 13.98 |
| **Crop Loan** | 8899 | 778 | 9 | 8525 | 484 | 5.68 |
| **MSME** | 5869 | 5301 | 90 | 8778 | 6174 | 70.33 |
| **Other Priority Sector** | 2378 | 653 | 27 | 3503 | 282 | 8.05 |
| **Total** | **24005** | **9692** | **40** | **27056** | **8521** | **31.49** |
|  |  |  |  |  |  |  |

**(B) HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE BY THE BANKS IN THE QUARTER-2 OF FY (2020-21):**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest Quarterly ACP (PS) Performance (in %)** | | **Banks with the Lowest Quarterly ACP (PS) Performance (in %)** | |
| ICICI | 138 | AACB | 1.08 |
| FED | 123 | PNB | 3.69 |
| BAND | 115 | AXIS | 5.89 |
| NESFB | 78 | CBI | 7.49 |

**(II) PRIORITY SECTOR ADVANCES AS ON 30.09.2020:**

**(A) SECTORAL GROWTH UNDER PRIORITY SECTOR ADVANCES:-**

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Sept'19** | **O/S as on June'20** | **O/S as on Sept'20** | **YoY Growth** | **YoY Growth %** | **Qtr'ly Growth** | **Qtr'ly Growth %** | **CY PSL Adv % to Tot Adv** |
| **Agri Total** | 16927 | 17876 | 18343 | 1416 | 8 | 467 | 3 | 21 |
| **Crop loan (out of Agri loan)** | 6060 | 5417 | 5979 | -81 | -1 | 562 | 10 | 7 |
| **MSME** | 21394 | 23418 | 25175 | 3781 | 18 | 1757 | 8 | 29 |
| **Other Priority Sector** | 9505 | 9498 | 9914 | 409 | 4 | 416 | 4 | 11 |
| **Total** | 47825 | 50791 | 53432 | 5607 | 12 | 2641 | 5 | 61 |

The Priority Sector advance has increased from Rs. 47825 Cr. as on Sept’19 to 53432 Cr. at the end of Sept’20 i.e a YoY positive growth of Rs. 5607 Cr and a QoQ growth of Rs. 2641 Cr over June’20 quarter.

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

**B) AGRICULTURAL ADVANCES (PS):**

There is a YoY growth of Rs. 1416 Crore and QoQ growth of Rs.467 Crore **in Agri priority sector advances** in the Sept’20 quarter over the June’20 quarter.

The priority sector Agricultural Advances of Rs. 18343 Cr. as on Sept’20 Qtr. stands at 21% of the total advances against the RBI benchmark of 18%.

However negative growth in the current quarter of some Banks like **Indian Bank(-225 Cr), Ujjivan(-29 Cr), Union Bank(-28 Cr) & HDFC(-28 Cr)** in Sept’20 quarter has impacted the level of Agriculture Advances.

**C) MSME SECTOR AS ON 30.09.2020:-**

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sub-Segment** | **O/S Sept'19** | **O/S June'20** | **O/S Sept'20** | **YoY Growth** | **Qtr'ly Growth** |
| **Micro** | 14470 | 14232 | 14130 | -340 | -102 |
| **Small** | 6058 | 6567 | 6183 | 125 | -384 |
| **Medium** | 1993 | 2029 | 2323 | 330 | 294 |
| **Other** | 0 | 57 | 1997 | 1997 | 1940 |
| **Total** | **22521** | **22884** | **24633** | **2112** | **1749** |

There is a YoY growth of Rs.2112 Cr & QoQ growth of Rs.1749 Cr under Finance to MSME (PS) during the Sept’20 quarter.

**(III) PRADHAN MANTRI MUDRA YOJANA (PMMY) AS ON 30.09.2020:-**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MUDRA: Amount in Crores** | | | | | | | | |
| **Sept'19** | | | **June'20** | | | **Sept'20** | | |
|  | **O/S No.** | **O/S Amt.** |  | **O/S No.** | **O/S Amt.** |  | **O/S No.** | **O/S Amt.** |
| **Shishu** | 664389 | 1809 | **Shishu** | 298922 | 587 | **Shishu** | 655841 | 1367 |
| **Kishore** | 330384 | 3068 | **Kishore** | 119869 | 1566 | **Kishore** | 235579 | 1932 |
| **Tarun** | 14042 | 944 | **Tarun** | 18773 | 984 | **Tarun** | 21278 | 1100 |
| **Total** | **1008815** | **5821** | **Total** | **437564** | **3137** | **Total** | **912698** | **4400** |

There is a quarterly growth of Rs. 1263 Cr. in MUDRA as on Sept’20 quarter over June’20 quarter.

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

**PERFORMANCE AS ON 30.09.2020 VIS-A-VIS TARGET IN 2020-21 IS GIVEN BELOW:**

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **GSS** | **Target (No)** | **Disbursement No.** | **Disbursement Amount** | **Existing O/S No.** | **Existing O/S Amt.** |
| **PMEGP** | 5836 | 1693 | 24.94 | 29127 | 428.61 |
| **NULM** | 4350 | 262 | 2.93 | 1435 | 14.24 |
| **NRLM** | 45000 | 17935 | 259.04 | 56983 | 499.24 |
| **SUI** | NA | 684 | 81.01 | 1354 | 176.34 |

**BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON SEPT’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**

**ASSAM FARMERS’ SUBSIDY SCHEME**

Hon’ble Chief Minister of the State of Assam launched 3 farmers’ incentive schemes on 28th Jan, 2019 for incentivising the farmers and to expand the institutional credit flow to agriculture.

**Performance of Assam Farmers’ Subsidy Scheme as on :**

**(Amt in Rs.Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of the Scheme** | **Claims submitted by Banks** | | **Claims disbursed to Banks** | |
| **No.** | **Amount** | **No.** | **Amount** |
| **AFCSS** (**Assam Farmers Credit Subsidy Scheme)** | 139130 | 163.61 | 139130 | 163.61 |
| **AFIRS (Assam Farmers Interest Relief Scheme)** | 1540 | 0.24 | 1540 | 0.24 |
| **AFIS (Assam Farmers Incentive Scheme)** | 67308 | 48.16 | 67308 | 48.16 |
| **Total** | **207978** | **212.01** | **207978** | **212.01** |

**AGENDA- 5**

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

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

|  |  |  |
| --- | --- | --- |
|  | **No. of FLC Camps conducted during each Quarter** | |
| **Quarter** | **FY (2019-20)** | **FY 2020-21 till Sept'20** |
| **June** | 570 | 99 |
| **Sept** | 600 | 249 |
| **Dec** | 834 | NA |
| **March** | 1043 | NA |
| **Total No. of FLC Camps** | **3047** | **348** |

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.30.09.2020)**

|  |  |  |
| --- | --- | --- |
| **Sl No.** | **Account Type** | **Cumulative Numbers** |
| **1** | **PMJDY** | 17779872 |
| **2** | **PMJJBY** | 955135 |
| **3** | **PMSBY** | 2875650 |
| **4** | **APY** | 482687 |

**AGENDA- 6**

1. **RSETI:There are 26 RSETIs in Assam. The performances of the RSETIs for the FY(2020-21) as on 30.09.2020, 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** | **Chirang** | 550 | 0 | 0 | 0 | 0 | 0 |
| **Diphu** | 465 | 0 | 0 | 0 | 0 | 0 |
| **Haflong** | 450 | 0 | 0 | 0 | 0 | 0 |
| **Kumarikata** | 525 | 0 | 0 | 0 | 0 | 0 |
| **Udalguri** | 445 | 47 | 47 | 100 | 30 | 63 |
| **UBI** | **Cachar** | 500 | 0 | 0 | 0 | 0 | 0 |
| **Dhemaji** | 450 | 0 | 0 | 0 | 0 | 0 |
| **Dibrugarh** | 450 | 0 | 0 | 0 | 0 | 0 |
| **Golaghat** | 500 | 0 | 0 | 0 | 0 | 0 |
| **Karimganj** | 400 | 0 | 0 | 0 | 0 | 0 |
| **Lakhimpur** | 450 | 0 | 0 | 0 | 0 | 0 |
| **Morigaon** | 540 | 0 | 0 | 0 | 0 | 0 |
| **Sibsagar** | 445 | 0 | 0 | 0 | 0 | 0 |
| **UCO** | **Barpeta** | 720 | 0 | 0 | 0 | 0 | 0 |
| **Darrang** | 720 | 0 | 0 | 0 | 0 | 0 |
| **Dhubri** | 720 | 0 | 0 | 0 | 0 | 0 |
| **Goalpara** | 720 | 34 | 34 | 100 | 21 | 63 |
| **Kokrajhar** | 720 | 0 | 0 | 0 | 0 | 0 |
| **Nalbari** | 680 | 0 | 0 | 0 | 0 | 0 |
| **AGVB** | **Bongaigaon** | 300 | 0 | 0 | 0 | 0 | 0 |
| **Jorhat** | 380 | 0 | 0 | 0 | 0 | 0 |
| **Kamrup (M)** | 325 | 0 | 0 | 0 | 0 | 0 |
| **Kamrup (R)** | 380 | 0 | 0 | 0 | 0 | 0 |
| **Sonitpur** | 375 | 0 | 0 | 0 | 0 | 0 |
| **CBI** | **Tinsukia** | 450 | 0 | 0 | 0 | 0 | 0 |
| **RUDSETI** | **Nagaon** | 525 | 0 | 0 | 0 | 0 | 0 |

A meeting was held on 04/09/2020 under the Chairpersonship of the State Mission Director (SMD), Assam SRLM in the office chamber of SMD, ASRLM, Panjabari, Guwhati, Assam. It was called for Nodal Officials of SBI RSETIs of Assam to review the functioning of SBI Rural Self Employment Training Institutes (RSETIs) in Assam and to discuss the coverage of RSETIs in seven uncovered districts of Assam as mentioned below.

The SMD stated that although ASRLM had requested the Convener, SLBC regarding setting up of RSETIs in uncovered seven districts of the State namely Hailakandi, Biswanath, Hojai, South Salmara (Mancachar), Majuli, Charaideo & West Karbi Anglong to include this in the agenda point of the SLBC meeting. A sub-committee will be formed to take up the matter.

**AGENDA-7**

**ASPIRATIONAL DISTRICT (AD) PROGRAMME, ASSAM: STATUS AS ON 30.09.2020**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **FY(2020-21)** | | | | **O/S Amount in Rs.Crore** | | | | | |
|  | **7 Districts** | **CD Ratio-1** | | **ACP Achv %** | | **KCC** | | **PMEGP** | | **MUDRA** | |
|  |  | **June'20** | **Sept'20** | **Q-2 (2019-20)** | **Q-2 (2020-21)** | **June'20** | **Sept'20** | **June'20** | **Sept'20** | **June'20** | **Sept'20** |
| 1 | Baksa | 53.80 | 59.52 | 17 | 19 | 145.38 | 173.50 | 69.24 | 70.98 | 32.82 | 20.58 |
| 2 | Barpeta | 61.10 | 58.06 | 29 | 15 | 253.41 | 277.88 | 15.93 | 14.72 | 129.80 | 69.12 |
| 3 | Darrang | 58.37 | 64.17 | 33 | 24 | 179.42 | 205.51 | 13.48 | 12.84 | 63.41 | 46.06 |
| 4 | Dhubri | 55.00 | 52.77 | 39 | 15 | 140.03 | 158.58 | 16.14 | 18.19 | 81.36 | 69.19 |
| 5 | Goalpara | 44.11 | 48.41 | 24 | 14 | 105.88 | 114.84 | 11.93 | 11.58 | 39.81 | 25.84 |
| 6 | Hailakandi | 36.25 | 39.83 | 17 | 14 | 81.77 | 87.39 | 6.21 | 6.15 | 41.26 | 22.68 |
| 7 | Udalguri | 63.41 | 67.47 | 10 | 9 | 185.06 | 205.71 | 26.97 | 27.38 | 30.06 | 18.67 |
|  | **Total** | **53.14** | **55.75** | **26** | **16** | **1090.95** | **1223.40** | **159.90** | **161.85** | **418.51** | **272.15** |
| **All Assam** | | **47.12** | **47.38** | **40** | **31** | **5513.06** | **6103.05** | **425.83** | **428.61** | **3137.05** | **1338.32** |
| **7 ADs to Assam%** | |  |  |  |  | **19.79** | **20.05** | **37.55** | **37.76** | **13.34** | **20.34** |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **Social security Schemes (in Cumulative Nos.)** | | | | | | | |
| **7 Districts** | **PMJDY** | | **PMJJBY** | | **PMSBY** | | **APY** | |
| **June'20** | **Sept'20** | **June'20** | **Sept'20** | **June'20** | **Sept'20** | **June'20** | **Sept'20** |
| 1 | Baksa | 3667544 | 574260 | 152401 | 27531 | 461961 | 96143 | 36089 | 13087 |
| 2 | Barpeta | 1023328 | 1047862 | 52470 | 33929 | 162898 | 139239 | 23284 | 19928 |
| 3 | Darrang | 613262 | 642389 | 37582 | 27684 | 99275 | 80285 | 10158 | 12977 |
| 4 | Dhubri | 1012881 | 1112793 | 41196 | 23866 | 179609 | 135749 | 11428 | 16667 |
| 5 | Goalpara | 513844 | 508031 | 32481 | 18184 | 104829 | 81969 | 10097 | 11678 |
| 6 | Hailakandi | 291437 | 310270 | 19043 | 14005 | 49825 | 39610 | 5607 | 7404 |
| 7 | Udalguri | 532440 | 534554 | 41403 | 30363 | 84555 | 65507 | 5489 | 9082 |
|  | **Total** | **7654736** | **4730159** | **376576** | **175562** | **1142952** | **638502** | **102152** | **90823** |
| **All Assam** | | **16921162** | **17779872** | **1448553** | **955135** | **3756977** | **2875650** | **415731** | **482687** |
| **7 ADs to Assam%** | | **45.24** | **26.60** | **26.00** | **18.38** | **30.42** | **22.20** | **24.57** | **18.82** |

**AGENDA- 8:**

Any other item with the permission of the chair.