**AGENDA**

**ADOPTION OF MINUTES:**

The minutes of State Level Banker’s Committee meeting held on 15.02.2020 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 on15.02.2020 (last meeting):

|  |  |  |  |
| --- | --- | --- | --- |
| **ACTION TAKEN REPORT (ATR) OVER THE SEPT’19 & DEC’19 QUARTERS’ SLBC MEETING, ASSAM, HELD ON 15.02.2020:** | | | |
| **Sl No.** | **Particulars** | **Action To Be Taken By:** | **Remarks** |
| **1** | **Disbursal Of Subsidy**: Shri KumarSanjay Krishna, Chief Secretary, Govt. of Assam, pointed out that Banks have to ensure that 90% of the subsidy released by the State Government reaches the targeted beneficiaries within 6 Months. | All Banks | Banks have confirmed that timeline specified by the Government has been implemented. |
| **2** | **CD Ratio**: Principal Secy. to GoA, Finance Dept. asked the Banks with below 30% CD Ratio to improve CD Ratio substantially by 31st March, 2020. With a plethora of schemes launched in the State, the CD Ratio is expected to be at a higher level. | ANB, CB, PSB, UNI, JSF, KMB, SIB | (1) By 31st March, 2020, 6 Banks were still below 30% CD Ratio. These 6 Banks are: **Kotak Mahindra Bank- 5%, Corporation Bank-19%, Union Bank-20%, Punjab and Sind Bank-22%, Andhra Bank-27% & UCO Bank-29%.**  (2) However, as on first quarter of FY(2020-21), the number of Banks with CD ratio below 30% has come down to 3. These 3 Banks are: **Kotak Mahindra Bank- 5%, Union Bank-20% & UCO Bank-29%.** |
| **3** | **PMEGP**: Principal Secy. to the GoA, Finance Dept., pointed out that there is a large number of Banks with NIL achievement even in PMEGP, which happens to be mostly private Banks and it is not acceptable. | BANDHAN, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJI, YES | By the end of FY (2019-20), 8 Banks have not come out of the NIL figures in PMEGP and the status still remains the same as on June’20 quarter of FY(2020-21).  These **8 Banks** are **Bandhan, IndusInd Bank, Jana Small Finance, Karnataka Bank Ltd, Kotak Mahindra Bank, South Indian Bank, Ujjivan Small Finance Bank & Yes Bank.**  However, the Banks have assured to come out of NIL zone in the coming quarters. |
| **4** | **MUDRA**: General Manager, SBI, SLBC pointed out that the performance of Bandhan, NESFB, YES, Kotak Mahindra Bank is NIL for the Mudra in FY(2019-20), which pulls down the MUDRA portfolio in the State. | BAND, NESFB, YES, KMB | (1) By the end of FY (2019-20), **3 Banks i.e Kotak Mahindra Bank, Yes Bank & Northeast Small Finance Bank** had not reported any current year Mudra Loan.  (2) As for the first quarter of FY (2020-21), the contribution from **8 Banks i.e Axis, Bandhan, Jana Small Finance Bank, Karnataka Bank Ltd, Kotak Mahindra Bank, Northeast Small Finance Bank, South Indian Bank, Ujjivan Small Finance Bank & Yes Bank** is NIL out of the total disbursed MUDRA loan amount of Rs.195 Cr by the remaining Banks in the June’20 quarter. |
| **5** | **ASRLM**: Representative from ASRLM informed the house that ASRLM has a credit linkage target of 63,000 during FY(2019-20). Banks were required to dispose of the SHG loan proposals that ASRLM sent on 9th Sept’19 to different Banks. | All Banks | (1) During the FY (2019-20), Banks have reported achieving SHG credit linked no. of 30,925 against the credit linkage target no. of 63,000 set for the FY (2019-20).  (2) As for the first quarter of FY (2020-21), Banks have reported achieving SHG credit linked no. of 4,219.  Present Status may be appraised by ASRLM. |
| **6** | **KCC**: Shri Samir Sinha, IAS, Principal Secretary, Finance, Govt of Assam, requested the SLBC to update the information on KCC on regular basis. | SLBC | SLBC has been submitting information on KCC as and when required by the Finance Dept., Govt. of Assam.  Besides quarterly KCC Data has been uploaded by the Banks in the SLBC portal  (<http://www.onlineslbcne.nic.in/>)on regular basis. |
| **7** | **Tea Garden**: Shri Samir Sinha, IAS, Principal Secy. to GoA, Finance Dept., informed the house that post demonetisation, the Govt. of Assam had attempted to transfer Rs.2500/- as an incentive to the newly opened 8 lakhs Tea Garden workers’ accounts in two tranches. However 30% of the amount had not been credited to the beneficiaries’ accounts on account of KYC non-compliance and other reasons. | All Banks | To ensure smooth transfer of DBT, Banks have been advised to make the accounts of Tea Garden Workers KYC compliant by taking the assistance from respective DCs and Tea Garden management.  Further, Banks have confirmed having returned the non-credit of DBT relating to Tea Garden Workers to respective DCs. |
| **8** | **Associate SLBC Members**: Principal Secretary, Govt of Assam, Finance Department, proposed that DoT, AIRTEL, RELIANCE, IDEA, BSNL, JIO to be henceforth, included as associate SLBC Members for future invitations. | SLBC | DoT and BSNL have been regular participants in all SLBC Meetings.  We note to invite AIRTEL, RELIANCE & JIO as associate SLBC Members for future invitations. |
| **9** | **MFIs:** Chief Secretary to the Government of Assam pointed out that many of the Micro Finance Institutions (MFIs) are not properly following the RBI guidelines. Principal Secy., GoA, Finance Department, informed the house that MFIs and NBFCs were not earlier a part of SLBC. This is the first time that they have been invited to this platform to build a structured dialogue with the Government. There are nearly 33 MFIs operating in Assam.  However, some of the RBI guidelines have been flaunted and some of the limits have been breached besides the issues of over-financing, multiple lending and issues of rate of interest. | MFIs operating in Assam | The NBFC-MFIs operating in Assam are put under detailed scrutiny only on need basis and only for those NBFC-MFIs which have been granted NBFC-MFI Certificate of Registration (CoR).  In microfinance, RBI regulated institutions are NBFC-MFI, Small Finance Banks and Private Banks.  MFIN & Sa-Dhan both the RBI recognised SROs for Microfinance sector have recently developed a common Code of Conduct i.e. called "Code for Responsible Lending (CRL)" covering the followings:  a) Maximum 3 institutions irrespective of their legal form could lend to a single customer.  b) The maximum lending to a customer in JLG is Rs. 1 Lakh in Assam.  c) No lending to a NPA customer.  d) Proper/on time submission of Clients data to Credit Information Company. |

**AGENDA-2**

1. **DEPOSITS, ADVANCES & CDR FOR ASSAM AS ON 30.06.2020:-**

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **June’19** | **March’20** | **June’20** | **YoY growth** | **Qtr’ly growth** | **YoY growth%** | **Qtr’ly growth%** |
| **Deposits** | 146402 | 162857 | 170319 | 23917 | 7462 | 16 | 5 |
| **Advances** | 78483 | 82590 | 87481 | 8998 | 4891 | 11 | 6 |
| **CD Ratio** | 53.61 | 50.71 | 51.36 |  |  |  |  |

1. **BANK-WISE PERFORMANCE HIGHLIGHTS IN CD RATIO AS ON 30.06.2020:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest CD Ratio (in %)** | | **Banks with the Lowest CD Ratio (in %)** | |
| **BAND** | 465 | **KMB** | 5 |
| **NESFB** | 196 | **UNI** | 20 |
| **UJJ** | 119 | **UCO** | 29 |
| **INDUS** | 91 | **PSB** | 30 |
| **HDFC** | 86 | **CBI** | 30 |

1. **BANK-WISE CD RATIO AS ON 30.06.2020:-**

|  |  |  |
| --- | --- | --- |
| **CD Ratio** | **No. of Banks** | **Name of Banks** |
| **Below & upto 19%** | **1** | KMB |
| **20% to 29%** | **5** | UNI, UCO, PSB, CBI, CAN |
| **30% to 39%** | **7** | FED, AGVB, BOB, APEX, IDBI, SIB, YES |
| **40 &Above %** | **15** | SBI, IND, BOM, PNB, KBL, BOI, JSF, IOB, AXIS, ICICI, HDFC, INDUS, UJJ, NESFB, BAND |

1. **DISTRICT-WISE CD RATIO AS ON 30.06.2020:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **CD Ratio 60% and above: 10 Districts** | | **Between 40% to 60%: 18 Districts** | | **CD Ratio below 40%: 5 Districts** | |
| **Morigaon** | 75 | **Darrang** | 58 | **Kamrupmetro** | 36 |
| **Kamrup** | 74 | **Biswanath** | 58 | **Hailakandi** | 36 |
| **Lakhimpur** | 71 | **Nalbari** | 56 | **Karimganj** | 35 |
| **Westkarbi** | 70 | **Dhubri** | 55 | **Dimahasao** | 31 |
| **Jorhat** | 65 | **Sonitpur** | 54 | **Kokrajhar** | 30 |
| **Golaghat** | 65 | **Baksa** | 54 |  |  |
| **Nagaon** | 65 | **Karbianglong** | 52 |  |  |
| **Udalguri** | 63 | **Sibsagar** | 51 |  |  |
| **Barpeta** | 61 | **Bongaigaon** | 50 |  |  |
| **Dhemaji** | 61 | **Tinsukia** | 47 |  |  |
|  |  | **Majuli** | 46 |  |  |
|  |  | **Southsalmara** | 44 |  |  |
|  |  | **Hojai** | 44 |  |  |
|  |  | **Goalpara** | 44 |  |  |
|  |  | **Dibrugarh** | 44 |  |  |
|  |  | **Charaideo** | 43 |  |  |
|  |  | **Chirang** | 40 |  |  |
|  |  | **Cachar** | 40 |  |  |
|  |  | **Darrang** | 58 |  |  |

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **District Name** | **March'20 CD Ratio** | **June'20 CD Ratio** | **Increased by:** | **District Name** | **March'20 CD Ratio** | **June'20 CD Ratio** | **Decreased by:** |
| **Jorhat** | 54.94 | 65.28 | 10.34 | **Udalguri** | 68.78 | 63.41 | -5.37 |
| **Biswanath** | 48.48 | 58.03 | 9.55 | **Sonitpur** | 59.13 | 53.96 | -5.17 |
| **Southsalmara** | 36.37 | 44.39 | 8.02 | **Tinsukia** | 50.95 | 46.69 | -4.26 |
| **Hojai** | 37.68 | 44.27 | 6.59 | **Sibsagar** | 55.47 | 51.35 | -4.12 |
| **Baksa** | 47.52 | 53.80 | 6.28 | **Golaghat** | 68.67 | 64.95 | -3.72 |
| **Kamrup Rural** | 68.42 | 73.62 | 5.20 | **Hailakandi** | 39.52 | 36.25 | -3.27 |

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 June’20 quarter over March’20 quarter in some of the districts, led by **Jorhat, Biswanath, Southsalmara, Hojai, Baksa & Kamrup Rural** as shown in the Table.

**AGENDA-3**

**(I) REVIEW OF CREDIT DISBURSEMENT OF BANKS UNDER ACP (PRIORITY SECTOR) AS ON 30.06.2020:**

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

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2019-20 Q-1 (June'19)** | | | **FY 2020-21 Q-1 (June'20)** | | |
| **Target Amt** | **Achieved Amt** | **Achievement %** | **Target Amt** | **Achieved Amt** | **Achievement %** |
| **Agri Total** | 15758 | 1573 | 10 | 14775 | 804 | 5 |
| **Crop Loan** | 8899 | 249 | 3 | 8525 | 202 | 2 |
| **MSME** | 5869 | 2856 | 49 | 8778 | 3468 | 40 |
| **Other Priority Sector** | 2378 | 277 | 12 | 3503 | 132 | 4 |
| **Total** | 24005 | 4706 | 20 | 27056 | 4404 | 16 |
|  |  |  |  |  |  |  |

**(B) HIGHLIGHTS OF THE ACP (PRIORITY SECTOR) PERFORMANCE BY THE BANKS IN THE QUARTER-1 OF FY (2020-21):**

|  |  |  |  |
| --- | --- | --- | --- |
| **Banks with the Highest Quarterly ACP (PS) Performance (in %)** | | **Banks with the Lowest Quarterly ACP (PS) Performance (in %)** | |
| **FED** | 97 | **JSF** | 0.00 |
| **ICICI** | 93 | **AACB** | 0.20 |
| **KMB** | 80 | **PNB** | 1.97 |
| **IOB** | 49 | **AGVB** | 2.21 |
| **SBI** | 38 | **AXIS** | 2.58 |
| **HDFC** | 31 | **IDBI** | 2.88 |
| **IND** | 31 | **PSB** | 2.92 |

**(II) PRIORITY SECTOR ADVANCES AS ON 30.06.2020:**

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

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S June’19** | **O/S Mar'20** | **O/S June'20** | **YoY Growth** | **YoY Growth %** | **Qtr'ly Growth** | **Qtr'ly Growth %** | **CY Prio Sec Adv % to Tot Adv** |
| **Agri Total** | 17476 | 17566 | 17876 | 400 | 2 | 310 | 2 | 20 |
| **Crop loan (out of Agri loan)** | 6257 | 5972 | 5417 | -840 | -13 | -555 | -9 | 6 |
| **MSME** | 20769 | 23088 | 23418 | 2649 | 13 | 330 | 1 | 27 |
| **Other Priority Sector** | 9025 | 9178 | 9498 | 473 | 5 | 319 | 3 | 11 |
| **Total** | **47270** | **49832** | **50791** | **3521** | **7** | **959** | **2** | **58** |

The Priority Sector advance has increased from Rs. 47270 Cr. as on June’19 to 50791 Cr. at the end of June’20 i.e a YoY positive growth of Rs. 3521 Cr and a YTD growth of Rs. 959 Cr over March’20 quarter.

Total priority sector advances for the State of Assam stood at 58% of the total advances at the end of June’20 quarter.

**B) AGRICULTURAL ADVANCES:**

There is a YoY growth of Rs. 400 Crore and YTD growth of Rs.310 Crore **in Agri priority sector advances** in the June’20 quarter over the March’20 quarter.

The priority sector Agricultural Advances of Rs. 17876 Cr. as on June’20 Qtr. stands at 20.43% of the total advances against the RBI benchmark of 18%.

However negative growth in the current quarter of some Banks like **IOB(-189 Cr), Axis(-151 Cr), Canara(-86 Cr), Yes Bank(-60 Cr), Bank of Baroda(-42 Cr) & ICICI(-37 Cr)** in June’20 quarter has impacted the level of Agriculture Advances.

**C) MSME SECTOR AS ON 30.06.2020:-**

**(Amt in Rs.Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sub-Segment** | **O/S June’19** | **O/S Mar'20** | **O/S June'20** | **YoY Growth** | **Qtr'ly Growth** |
| **Micro** | 12561 | 14606 | 14232 | 1671 | -374 |
| **Small** | 7302 | 6304 | 6567 | -735 | 263 |
| **Medium** | 1409 | 2123 | 2029 | 620 | -95 |
| **Other** | 0 | 0 | 57 | 57 | 57 |
| **Total** | **21272** | **23033** | **22884** | **1612** | **-149** |

There is a YoY growth of Rs.1612 Crore under Finance to MSME during the June’20 quarter.

However, non utilization of funds by the Customers during the current COVID-19 pandemic has led to the YTD decline of Rs. 149 Crores.

**(III) PRADHAN MANTRI MUDRA YOJANA (PMMY) AS ON 30.06.2020:-**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MUDRA: Amount in Rs.Crores** | | | | | | | | |
| **June’19** | | | **March'20** | | | **June'20** | | |
|  | **O/S No.** | **O/S Amt.** |  | **O/S No.** | **O/S Amt.** |  | **O/S No.** | **O/S Amt.** |
| **Shishu** | 625220 | 1902 | **Shishu** | 520164 | 1200 | **Shishu** | 298922 | 587 |
| **Kishore** | 324025 | 3017 | **Kishore** | 116030 | 1617 | **Kishore** | 119869 | 1566 |
| **Tarun** | 12670 | 895 | **Tarun** | 18294 | 1111 | **Tarun** | 18773 | 984 |
| **Total** | **961915** | **5814** | **Total** | **654488** | **3928** | **Total** | **437564** | **3137** |

There is a negative growth of Rs. 791 Cr. in MUDRA as on June’20 quarter over March’20 quarter mainly due to the **NIL reporting by Bandhan Bank during the June’20 quarter**. Bandhan had reported Rs. 750 Cr as on the Mar’20 quarter in MUDRA.

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

**PERFORMANCE AS ON 30.06.2020 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 | 1190 | 12 | 29423 | 426 |
| **NULM** | 4350 | 98 | 129 | 1269 | 12 |
| **NRLM** | 45000 | 4591 | 62 | 50290 | 423 |
| **SUI** | NA | 661 | 77 | 1278 | 175 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl No.** | **Scheme** | **Public Bank** | **Private Bank** |
| **1** | **NRLM** | BOM, CBI, PSB | AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES |
| **2** | **NULM** | BOI, CBI, PNB, PSB | AXIS, BAND, FED, HDFC, ICICI, INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES |
| **3** | **PMEGP** | **-** | BAND,  INDUS, JSF, KBL, KMB, NESFB, SIB, UJJ, YES |
| **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 |

**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 15.09.2020:**

**(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)** | 180994 | 208.57 | 180994 | | 208.57 | |
| **AFIRS (Assam Farmers Interest Relief Scheme)** | 1344 | 0.24 | 1344 | | 0.24 | |
| **AFIS (Assam Farmers Incentive Scheme)** | **Closed since this Financial Year (2019-20)** | | | | | |
| **Total** | 182338 | 208.81 | | 182338 | | 208.81 |

**AGENDA- 5**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **STATUS OF DFS UNCOVERED VILLAGES AS ON 07.09.2020** | | | | |
| **STATE: ASSAM** | | | | |
| **Sl No.** | **Bank Name** | **Total uncovered villages** | **Villages covered** | **Uncovered Villages** |
| **1** | **Assam Gramin Vikas Bank** | 3 | 0 | 3 |
| **2** | **Canara Bank** | 2 | 0 | 2 |
| **3** | **India Post Payment Bank** | 70 | 70 | 0 |
| **4** | **State Bank of India** | 4 | 0 | 4 |
|  | **Grand Total** | 79 | 70 | 9 |

With regard to India Post Payment Bank (IPPB), SLBC has received requests from Corporate Office of IPPB requesting SLBC in due consultation with the State Government, to consider 70 villages in Assam as covered by IPPB banking touch-points even though their identified Banking touch-points are falling beyond the 5 kms radius criteria, as the IPPB Banking agents / Postal employees (GDS/ BPM) within these banking touch-points are providing banking services to these villages.

We, therefore, request the house to kindly consider and approve the request made by the India Post Payment Bank for updating 70 villages in Assam as covered in Jan DhanDarshak App of DFS.

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

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

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.30.06.2020)**

|  |  |  |
| --- | --- | --- |
| **Sl No.** | **Account Type** | **Cumulative Numbers** |
| **1** | **PMJDY** | 16921162 |
| **2** | **PMJJBY** | 1448553 |
| **3** | **PMSBY** | 3756977 |
| **4** | **APY** | 415731 |

**AGENDA- 6**

1. **RSETI:There are 26 RSETIs in Assam. The performances of the RSETIs for the FY(2020-21)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 30.06.2020**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **FY(2020-21) O/S Amount in Rs.Crore** | | | | | | | | | |
| **Sl No.** | **7 Aspirational Districts** | **CD Ratio-1** | | **ACP(PS) Achv %** | | **KCC** | | **PMEGP** | | **MUDRA** | |
| **Mar’20** | **June'20** | **Q-1 (2019-20)** | **Q-1 (2020-21)** | **Mar’20** | **June'20** | **Mar’20** | **June'20** | **Mar’20** | **June'20** |
| **1** | **Baksa** | **47.52** | 53.80 | 6.28 | 9.60 | **90.90** | **145.38** | **14.44** | **69.24** | **28.00** | **32.82** |
| **2** | **Barpeta** | **63.32** | 61.10 | 12.24 | 5.17 | **303.31** | **253.41** | **18.82** | **15.93** | **193.56** | **129.80** |
| **3** | **Darrang** | **60.48** | 58.37 | 12.64 | 9.45 | **171.91** | **179.42** | **18.32** | **13.48** | **100.41** | **63.41** |
| **4** | **Dhubri** | **55.96** | 55.00 | 16.35 | 7.14 | **186.22** | **140.03** | **17.53** | **16.14** | **132.27** | **81.36** |
| **5** | **Goalpara** | **45.91** | 44.11 | 8.11 | 4.62 | **104.36** | **105.88** | **36.49** | **11.93** | **63.31** | **39.81** |
| **6** | **Hailakandi** | **39.52** | 36.25 | 7.10 | 4.87 | **88.40** | **81.77** | **8.77** | **6.21** | **56.06** | **41.26** |
| **7** | **Udalguri** | **68.78** | 63.41 | 2.75 | 2.35 | **196.59** | **185.06** | **12.28** | **26.97** | **30.84** | **30.06** |
|  | **Total** | **55.95** | 53.14 | 10.42 | 6.12 | **1141.69** | **1090.95** | **126.63** | **159.90** | **604.47** | **418.51** |
| **All Assam** | | **46.28** | **47.122** | **19.60** | **16.28** | **5633.07** | **5513.06** | **469.56** | **425.83** | **3928.39** | **3137.05** |
| **7 ADs to Assam%** | |  |  |  |  | **20.27** | **19.79** | **26.97** | **37.55** | **15.39** | **13.34** |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Assam** | **Social Security Schemes (in Cumulative Nos.)** | | | | | | | |
| **Sl No.** | **7 Aspirational Districts** | **PMJDY** | | **PMJJBY** | | **PMSBY** | | **APY** | |
| **Mar’20** | **June'20** | **Mar’20** | **June'20** | **Mar’20** | **June'20** | **Mar’20** | **June'20** |
| **1** | **Baksa** | **412178** | **3667544** | **11646** | **152401** | **60206** | **461961** | **4701** | **36089** |
| **2** | **Barpeta** | **1070940** | **1023328** | **22947** | **52470** | **142619** | **162898** | **17333** | **23284** |
| **3** | **Darrang** | **578708** | **613262** | **39486** | **37582** | **99811** | **99275** | **8551** | **10158** |
| **4** | **Dhubri** | **1103357** | **1012881** | **36548** | **41196** | **144995** | **179609** | **11300** | **11428** |
| **5** | **Goalpara** | **498434** | **513844** | **40135** | **32481** | **89271** | **104829** | **7720** | **10097** |
| **6** | **Hailakandi** | **423713** | **291437** | **38885** | **19043** | **91208** | **49825** | **6675** | **5607** |
| **7** | **Udalguri** | **461389** | **532440** | **11514** | **41403** | **20867** | **84555** | **2826** | **5489** |
|  | **Total** | **4548719** | **7654736** | **201161** | **376576** | **648977** | **1142952** | **59106** | **102152** |
| **All Assam** | | **16326240** | **16921162** | **1166306** | **1448553** | **3221221** | **3756977** | **372700** | **415731** |
| **7 ADs to Assam%** | | **27.86** | **45.24** | **17.25** | **26.00** | **20.15** | **30.42** | **15.86** | **24.57** |

**AGENDA- 8**

Farmer Producer Organisations: NABARD to apprise the House

**AGENDA-9**

Any other item with the permission of the chair.