



# AGVB BARTA

Quarterly Bulletin : January - March, 2014



ASSAM GRAMIN VIKASH BANK

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# From the Chairman's Desk



Through this issue of AGVB Barta, I congratulate every member of AGVB family for crossing the Rs.10000 crore Total Business milestone during the just ended financial year 2013-14 and also extend my heartfelt thanks to all our beloved customers and well wishers for patronising and reposing confidence on us. With this achievement, AGVB is among those prominent Regional Rural Banks of the country to attain this honour for which you really deserve all the credit.

This honour has simultaneously increased our responsibility. The expectations of the stake holders of the Bank to take the bank to a new height in the future years is not unnatural. Govt. of India has already set benchmarks for the individual RRBs and advised the Banks to achieve the targeted benchmarks within the prescribed timeframe. AGVBians have to strive hard to attain the benchmark parameters against (i) Per Employee Net Profit (ii) Credit-Deposit Ratio (iii) Gross NPA (iv) Non-Interest Income, etc., since Bank's performance under these parameters are not upto the expectation of the stake holders.

Parameters	Position as on 31-03-2014 (Pre-Audited)	Benchmark for 31-03-2015	Benchmark for 31-03-2016
CD Ratio	57.15	70+	70+
Gross NPA	7.04	Below 1%	Below 1%
% of Non-Interest Income	6.61	10+	10+
Per Employee Net Profit	Rs. 4.18 lakh	Rs. 5.65 lakh	Rs. 6.50 lakh

However, there is no reason to be disheartened as because here-in-before also AGVBians have proved their ability by taking up tough challenges that comes before it. I am confident that with a planned approach and dedicated efforts, we can achieve any benchmark to upsurge the image of AGVB and AGVBians.

I believe, the New Financial Year will unfold many opportunities before the Bank and it is very much essential to keep ourselves prepared to grab the opportunities by mitigating as well as converting the embedded risks. Due to mounting competitions in the banking scenario, each member of staff should be more proactive to offer our best to the customers and fellow workers. Because best customer service has no alternative and can make a difference.

Friends, as you are aware that the Banking industry is passing through a very alarming situation due to mounting NPAs and stressed assets, we too are not exception to this critical conditions. To overcome the situation, a very close monitoring and thorough analysis of credit is inevitable since very first day of birth of the account.

Let us take an oath that we will take all possible measures to protect our assets and not get tired before realisation.

At the end, I wish you all a very successful financial year ahead.

(Shio Shankar Singh)  
Chairman



অসম গ্ৰামীণ বিকাশ বেঙ্কৰ

তৰফৰ পৰা

সমূহ অসমবাসীলৈ

বঙালী বিহুৰ

আন্তৰিক ওলগ

যাচিছো।



## AGVB SETS RECORD IN CREDIT DELIVERY- BOOST TO STATE'S RURAL ECONOMY

In order to augment the credit portfolio, the Bank organised a State Level Credit Camp at GMCH Auditorium, Guwahati on 3<sup>rd</sup> February, 2014 covering the entire area of operation of the Bank. The focus of this year's credit camp was on Agriculture and MSME. The Credit Camp was attended by a host of dignitaries which include Shri Rockybul Hussain, Hon'ble Minister, Panchayat & Rural Development and Forest, Assam; Shri Manoj Kumar, IAS, Mission Director, Assam State Rural Livelihood Mission; Shri P.C. Das, Director, KVIC, Assam; Shri S.N.Sahu, Ex-General Manager, United Bank of India, besides good no. of senior officials of different Govt. Depts./ Banks, borrowers and customers of the Bank.

Inaugurating the Credit Camp, Shri Rockybul Hussain, Hon'ble Minister, Panchayat & Rural Development and Forest, Govt. of Assam lauded the efforts of AGVB for extending credit to over 75000 beneficiaries in a single day and called upon the other Banks to follow the example set by AGVB. The Minister also informed that due to the pro-active role of Assam Gramin Vikash Bank, the Govt. of Assam has given the responsibility of disbursement of wages of the MGNREGA beneficiaries in twelve districts of the State. The Minister also appreciated the steps taken by AGVB for implementation of Financial Inclusion Plan in the allotted villages. The Minister hoped that the initiatives of Assam Gramin Vikash Bank to provide credit at the door - step will usher in a new era for the people of Assam.



Lighting of lamp by Shri Rockybul Hussain, Minister, P&RD and Forest, Govt. of Assam in State Level Credit Camp



The other dignitaries, in their addresses, expressed happiness in various initiatives taken by the Bank for the uplift of the economy of the State as well as solving unemployment problems. Further, the dignitaries were impressed seeing the huge gathering and appreciated the efforts made by the Bank in successful organisation of such a mega event which is considered to be the largest Credit Camp organised by any Bank in the entire N. E. Region.



Shri Rockybul Hussain, Hon'ble Minister delivering inaugural speech



Shri S.S.Singh, Chairman addressing the gathering



Shri Manoj Kumar, IAS, Mission Director, ASRLM speaking at the Credit camp

It is mention - worthy that in the Credit Camp, the Bank sanctioned / disbursed Rs.491.86 crore to 75034 beneficiaries covering Agriculture, MSME, Retail Credit, etc. Out of the total loans sanctioned / disbursed, Rs.175.43 crore was sanctioned / disbursed to 62482 beneficiaries under Agriculture sector, which included Rs.82.03 crore under Kisan Credit Card to 16360 farmers. On the other hand, Rs.170.74 crore was extended to MSME sector consisting of 4608 beneficiaries. Out of the total loans granted, Rs.403.18 crore went to Priority sector covering 73682 beneficiaries.



Shri Rockybul Hussain, Minister, P&RD and Forest, Govt. of Assam distributing sanction letter to a borrower



A section of audience in the Credit camp

In the meeting, Shri Tarun Saikia, the first Assamese to scale the Mount Everest, was also felicitated. Smt. Shruti Bujarbaruah performed songs at the event, which enthralled the audience. The whole programme was anchored by Shri Ramkrishna Sarma, Chief Manager (P&D and CS), Head Office.

Shri Tarun Saikia, first Assamese to conquer Mount Everest being felicitated in the Credit camp





## EXECUTIVE DIRECTOR OF RESERVE BANK OF INDIA INAUGURATES KUMARIKATA CHOWK BRANCH

The 21<sup>st</sup> March, 2014 shall always be remembered in the history of the Bank as on this day, Shri P. Vijaya Bhaskar, Executive Director of Reserve Bank of India inaugurated the 394<sup>th</sup> branch of the Bank, namely, Kumarikata Chowk under Nalbari district.



Shri P. Vijaya Bhaskar, ED, RBI inaugurating the Kumarikata Chowk branch

The branch opening ceremony was also attended by Sri S. S. Singh, Chairman, AGVB, Sri Bivash Modi, ACS, Additional Deputy Commissioner, Nalbari, Sri S. S. Barik, Regional Director, Reserve Bank of India, Guwahati region, Sri Anand Prakash, Banking Ombudsman, Reserve Bank of India, North Eastern Region, Sri A. P. Sandilya, Chief General Manager, National Bank for Agriculture and Rural Development, Assam Regional Office, Sri D. Sethy, General Manager, Reserve Bank of India, Guwahati region.



Shri S. S. Singh, Chairman, AGVB felicitating Shri P. Vijaya Bhaskar, ED, RBI

In his welcome speech, Sri S. S. Singh presented the progress and achievements made by the Bank. He also assured that the new branch shall extend all the Banking facilities to the people and overall, the Bank shall continue to serve the people of the State.

Shri P. Vijaya Bhaskar, ED, RBI praised the Bank for its branch expansion activities as well as for the service that the Bank has been extending to the people of the State. Shri Bhaskar was quite impressed and stated that the name of the State, i.e. "Assam" that is incorporated in the name of the Bank signifies that the Bank is meant for the people of the State. He also stated that satisfaction in a job comes not only from





mere remuneration, but from the sincere efforts put towards the job. Shri P. Vijaya Bhaskar also complimented all the staff of the Bank for their dedicated efforts.



ED, RBI speaking at branch opening ceremony

In the programme, the Bank awarded three meritorious students of three schools of Kumarihata. The awards were given away by Shri P. Vijaya Bhaskar, ED, RBI and he wished all of them success.



Shri P. Vijaya Bhaskar, ED, RBI giving away an award to a meritorious girl student



A section of audience in the inaugural function

Vote of thanks was proposed by Sri R. K. Sarma, Chief Manager (P&D and CS), Head Office. Soon after the programme, the Executive Director along with other dignitaries visited the new branch.



ED, RBI inaugurating the Kumarihata Chowk branch



Top officials of RBI, NABARD, AGVB, UCO Bank with ED, RBI inside Kumarihata Chowk branch premises



## CELEBRATION OF 8<sup>TH</sup> ANNIVERSARY OF THE BANK

On 12<sup>th</sup> January, 2014, the Bank observed its 8<sup>th</sup> Anniversary. To mark the occasion, the Bank organised a Press Meet at Hotel Grand Starline, G.S.Road, Guwahati. All the H.O. Officials, Officials of Guwahati Regional Office and press covering both print and electronic media were invited.



Sri S. S. Singh, Chairman, AGVB addressing to media

In the Press meet, the Chairman presented a picture of progress made by the Bank over the years. He also responded to the questions raised by the journalists.

Regional Offices and branches of the Bank also celebrated the 8<sup>th</sup> Anniversary. All the branches of the Bank organised Customers' Meets on 12.01.2014.

Regional Offices of the Bank organised Sit & Draw competition amongst the school children in two groups, viz, Junior and Senior. Cash prizes were given to the winners of the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> prizes in each group.



Sit & Draw competition organised by Kokrajhar Regional Office to mark 8<sup>th</sup> Anniversary of the Bank

### GUWAHATI BRANCH ORGANISES CUSTOMERS' MEET ON THE OCCASION OF 8<sup>TH</sup> ANNIVERSARY

To mark the occasion of 8<sup>th</sup> Anniversary of the Bank, AGVB, Guwahati branch organised a Customers' meet on 12<sup>th</sup> January, 2014 in their branch premises. The meeting was attended by Sri Bimal Chandra Medhi, senior citizen and one of the members of the Customer Service Committee of the branch and good no. of customers and well-wishers of the Bank.

At the outset, Sri Ajit Sarma, Officer, Guwahati branch welcomed all the guests and informed that the meeting had been organised to exchange ideas and suggestions with the customers of the Bank. Sri P. K. Bujarbaruah, Chief Manager, Guwahati Branch, presented a picture of the Bank's progress and achievements since amalgamation. From the customers, Sri Alay Das, Sri Jiten Sarma and Sri Mintu Das suggested the Bank to set up its own ATMs and to charge Inspection/Supervision charges (in case of loans and advances) from the customers only once in a year. Sri Bimal Chandra Medhi also spoke on the occasion.

Vote of thanks was offered by Smt. Pratishruti Dutta Bhuyan, Assistant Manager of the branch.





## OPENING OF LALA BAZAR BRANCH

The 389<sup>th</sup> branch of the Bank was opened at Lala Bazar in Hailakandi district on 6<sup>th</sup> February, 2014. Shri Shamser Singh, Deputy Commissioner, Hailakandi District was present as Chief Guest and Smt. Namita Das, Chairperson, Lala Town Committee attended the function as Guest of Honour.

Shri Shamser Singh, Deputy Commissioner, Hailakandi in his speech thanked the Bank for opening of a branch at Lala Bazar and appreciated the role played by AGVB in the district. In his deliberation, he urged the audience/customers on proper utilisation of Bank loans and timely repayment. He clarified that any body can avail finance from Bank and the amount is to be returned to the Bank as per repayment schedule fixed by Bank, since the money lent by Bank belongs to public and any attempt for non-repayment will stop the recycling of funds and thus scope of extending further loans will be blocked. Earlier, Shri Kamal Bhowmik, Regional Manager, Silchar region welcomed the guests, customers and well wishers.



Shri Shamser Singh, DC, Haikandi speaking at branch opening ceremony of Lala Bazar branch



## OPENING OF MANKACHAR BRANCH



Opening ceremony of Mankachar branch

The 390<sup>th</sup> branch of the Bank was opened at Mankachar under Dhubri district on 6<sup>th</sup> February, 2014. Sri Anant Lal Gyani, IAS, SDO (Civil) inaugurated the branch. Distinguished guests present on the occasion were Asraf Ali, Retd. Principal, A. A. Latif Girls' Institute of Mankachar, Sri Samar Ch Paul, President, Mankachar Bazar Gaon Panchayat, Hasinur Islam, noted social worker, Iftiar Hussain, No. 3 Thakuranbari Gaon Panchayat, Kaloghat. Sri Anant Lal Gyani, SDO (Civil) stated that the Rural Bank has a vital role to play for development of rural masses particularly by lending to farmers through KCC, Dairy, Piggery farming, Loan to rural artisans, SHGs etc. He expressed his happiness over the rapid growth of the Bank.

Earlier, Sri Haripada Debnath, Regional Manager, Kokrajhar welcomed the guests and the participants and also explained the objective of the meeting.



## OPENING OF DIKOM BRANCH

The 391<sup>st</sup> branch of the Bank was opened on 6<sup>th</sup> February, 2014 at Dikom under Dibrugarh district. Sri Upendra Barua, President, Dikom Gaon Panchayat inaugurated the branch. Sri Bidit Das, BDO, Panitola was also present on the occasion. Sri Barua appreciated the service rendered by AGVB and expansion of branch network in the state of Assam. He suggested the Bank officials to render best service to the public. The public of the area hailed the initiative of AGVB for opening a branch at Dikom.



## OPENING OF TALAP BRANCH

The 392<sup>nd</sup> branch of the Bank was opened on 6<sup>th</sup> February, 2014 at Talap under Tinsukia district. Sri Binod Das, LDM, Tinsukia inaugurated the branch. Sri Jyoti Prasad Sonowal, Chairman, ST Development Board was present as distinguished guest. Sri Das appreciated the service rendered by AGVB and expansion of branch network in the state of Assam. The public of the area expressed satisfaction over opening of a new branch at Talap.



Opening ceremony of Talap branch





Opening ceremony of Jagun branch

## OPENING OF JAGUN BRANCH

The 393<sup>rd</sup> branch of the Bank was opened on 6<sup>th</sup> February, 2014 at Jagun under Tinsukia district. Sri Tokheswar Muktiar, Project Director, DRDA, Tinsukia inaugurated the branch. Sri Avinash Saikia, BDO, Margherita, Sri Mukul Borpatra, Vice President, Jagun Gaon Panchayat were also present on the occasion. Sri Muktiar praised the service of AGVB in comparison to other Banks working in the area. He suggested the Bank officials to render best services to the public.



## OPENING OF HOJAI BRANCH

The 395<sup>th</sup> branch of the Bank was opened on 29<sup>th</sup> March, 2014 at Hojai under Nagaon district. Sri S. S. Singh, Chairman of the Bank inaugurated the branch. Sri R. K. Sarma, Chief Manager (P&D and CS), Sri H. S. Upadhyaya, Regional Manager, Golaghat region, Sri D. Dey, Chief Manager, SBI, Hojai Branch, Sri A. K. Roy, Chief Manager, UBI, Hojai Branch, Dr. A. Bakshi, renowned Physician and Social worker, Sri N. C. Pal, Manager, SBI, Hojai and Sri Pradeep Sureka, noted businessmen and Landlord, AGVB, Hojai Branch, Sri N. C. Roy, Senior Manager (P&D and CS), AGVB, Head Office were also present in the function. The programme was anchored by Sri Amrit Kumar Hazarika, Senior Manager (P&D) of Golaghat Regional Office.



Sri S. S. Singh, Chairman of the Bank inaugurating our Hojai branch



## OPENING OF BANIPUR BRANCH



Sri S. S. Singh, Chairman of the Bank inaugurating our Banipur branch

The 396<sup>th</sup> branch of the Bank was opened on 29<sup>th</sup> March, 2014 at Banipur (Jakhalabandha) under Nagaon district. Sri S. S. Singh, Chairman of the Bank inaugurated the branch. Sri R.K.Sarma, Chief Manager (P&D and CS), Sri H. S. Upadhyaya, Regional Manager, Golaghat region, Sri Pradip Hazarika, Head Master, Seconee Borholla High School, Dr Kamal Ch Bordoloi, Physician, Jakhalabandha and Sri Baranya Khound, Landlord, AGVB, Banipur branch, Sri N. C. Roy, Senior Manager (P&D and CS), AGVB, Head Office and M. R. Hazarika, Senior Manager (Administration), Golaghat Regional Office were also present in the function. Vote of thanks was offered by Sri Amrit Hazarika, Senior Manager (P&D) of Golaghat Regional Office.



## POLICY RATES

The current Policy rates are as follows:-

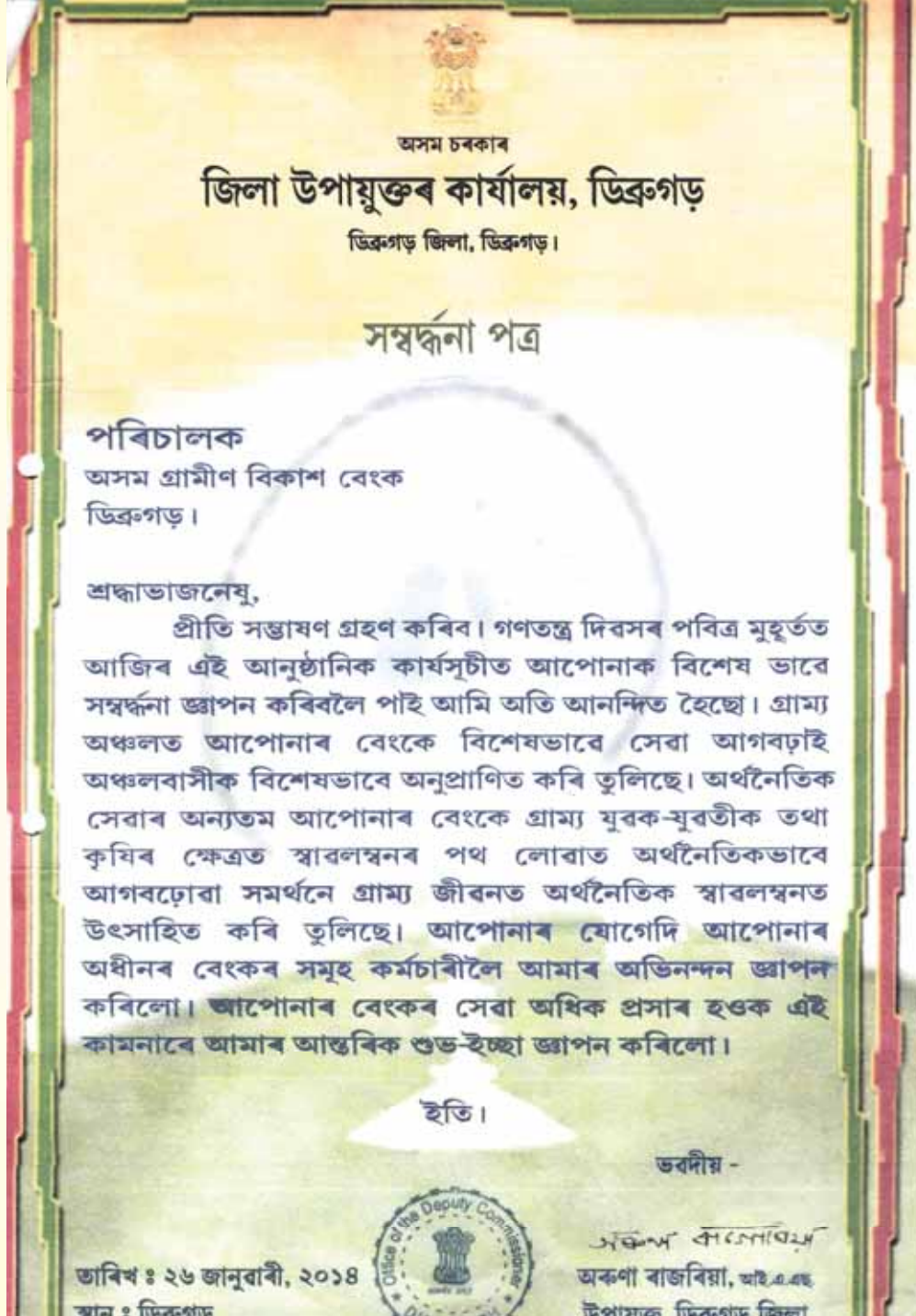
Indicator	Current Rate	Indicator	Current Rate
Bank Rate	9.00%	Repo Rate	8.00%
CRR	4.00%	Reverse Repo rate	7.00%
SLR	23.00%		





## RECOGNITION TO SERVICE RENDERED BY DIBRUGARH REGION OF THE BANK

The District Administration of Dibrugarh felicitated the Regional Manager of Dibrugarh region on the occasion of Republic Day, 2014. A citation was also presented on the occasion in recognition to the service rendered by the Bank in the district.



We hope, such recognition will inspire the workforce of the Bank to keep up their untiring services to the society.



## MEETING FOR REVIEW OF PERFORMANCE OF THE REGIONS FOR THE QUARTER ENDED DECEMBER, 2013

The Meeting for review of performance of seven regions of the Bank for the 3<sup>rd</sup> quarter ended 31<sup>st</sup> December, 2013 was held on 18<sup>th</sup> January, 2014 at Hotel Grand Starline, Guwahati. The Chairman, General Manager, Heads of all Departments from Head Office, Regional Managers along with the Senior Managers from Credit and P&D Departments of the respective regions of the Bank attended the meeting.

Sri S. N. Sahu, General Manager (Development), United Bank of India, N. E. Region, was invited to address the participants. At the outset, Sri R. K. Sarma, Chief Manager (P&D and CS) welcomed the participants and requested Sri S. N. Sahu to deliver his inaugural address. Sri. Sahu, in his motivating speech, covered many crucial points in the context of present Banking scenario and various strategies to tackle the current challenges. He advocated for inculcation of a sense of ownership in every employee of the organisation so as to sustain the present stature of the Bank.



A view of the Review meet held at Hotel Grand Starline, Guwahati

Thereafter, Sri S. S. Singh, Chairman of the Bank, highlighted some of the key activities of the Regional Offices in order to achieve the target for March'2014 and emphasised on the fact that the vision of the Bank should be to occupy the first position in all fields and set goals accordingly. Some of the important points emerged in the meeting were as follows:

- RO and HO employees and officers must be acquainted with the various functions of all the departments. This would felicitate better co-ordination amongst the departments besides better planning for crisis management.
- Success stories should invariably be forwarded to Head Office which may turn into potential motivating factors for all.
- Involvement and communication with the branches on a daily basis should be ensured. The landline phones of all the branches should be in order and the branches should be contacted by the Regional Offices twice daily (once in the morning and in the evening) on the landline phone only. The branch officials should be contacted daily from the Regional Office for monitoring of NPA and stressed accounts.
- Improving the ambience of the branches should be given due priority by the P&D deptts. of all the Regional Offices. The branches must be made 100% presentable.
- The 4<sup>th</sup> quarter is the most significant quarter and as such the targets set for this quarter should be achieved at any rate. Proper strategies should be formulated to achieve the targets.

The Chairman's speech was followed by the review process initiated by the Heads of all the Departments from Head Office as well as the General Manager of the Bank, Smti. S.B. Ojah. The General Manager also touched upon various important issues concerning the Bank. A number of action points emerged from the discussions and it is hoped that it would expedite the process of development of the Bank.

The meeting was finally concluded with the vote of thanks offered by Sri R.K. Sarma, Chief Manager (P&D and CS).





## REPRESENTATION OF HEAD OFFICE OFFICIALS IN BRANCH REVIEW MEETINGS

Bank's Regional Offices have been holding Branch Review Meetings at regular intervals to take stock of the progress made by the branches and also to suggest corrective measures wherever needed. The Branch Review Meetings are attended by the senior officials of Head Office to ascertain that the branches function in line with the corporate business plan adopted by the Bank and also adhere to the laid down guidelines circulated from time to time.

Accordingly, the following senior executives of the Bank attended the Branch Review Meetings organised by the Regional Offices at the end of the 3<sup>rd</sup> quarter (October - December, 2014) :-

Sl. No.	Region	Dates	Venue	Name of the HO Official nominated	Designation
1	Nalbari	29-01-2014	Nalbari	Shri S. S. Singh	Chairman
		30-01-2014	Mangaldoi		
2	Golaghat	23-01-2014	Golaghat & Jorhat	A. Hussain	Chief Manager (Recovery & Credit Monitoring)
		29-01-2014	Nagaon	Sri R. K. Sarma	Chief Manager (P&D and CS)
3	Silchar	07-02-2014	Silchar	Shri S. S. Singh	Chairman
4	Lakhimpur	22-01-2014	Lakhimpur	Sri U. D. Sarma	Chief Manager(Personnel)
		23-01-2014	Tezpur	Smt. S. B. Ojah	General Manager
5	Guwahati	21-01-2014	Guwahati	Shri S. S. Singh	Chairman
6	Kokrajhar	28-01-2014	Kokrajhar	A. Hussain	Chief Manager (Recovery & Credit Monitoring)
		30-01-2014	Bongaigaon	Smt. S. B. Ojah	General Manager
7	Dibrugarh	24-01-2014	Sivasagar	R. Ahmed	Chief Manager (Credit)
		25-01-2014	Tinsukia and Dibrugarh		



### PROJECT DIRECTOR, RSETI PROJECT, NIRD PRAISES AGVB BARTA AND THE BANK

*"We are in receipt of copy of Oct-Dec, 2013 issue of "AGVB BARTA" - Quarterly Bulletin being published by your Bank. The issue has been brought out nicely. The layout / designs and contents of the issue are quite impressive and informative.*

*We have gone through the issue and observe that AGVB is doing quite well and recently was in Branch expansion mode by opening number of new branches. We also observe that Bank is trying its best to meet the aspirations of the rural people by organising District Level Credit Camps. It is heartening to note that AGVB stands at 3rd position only after SBI and UBI in terms of Deposit Mobilisation, Advances outstanding as well as in Priority Sector Advances in the state of Assam. This is another feather in the cap of AGVB. It is further heartening to note that AGVB is at number 1 in the State in terms of SHG Credit linkages and Issuance of KCCs. We also find a few inspiring success stories from RSETIs sponsored by the Bank..."*

**O.N.Bansal, Project Director, RSETI project, NIRD, Hyderabad**







## BANK PARTICIPATES IN FINANCIAL OUTREACH CAMP AT KUMARIKATA VILLAGE ORGANISED BY RBI

Reserve Bank of India organised a Financial Outreach camp at Kumarikata village under Nalbari district on 21<sup>st</sup> March, 2014 as part of its initiative to bring the people of remote areas under the ambit of the Banking services.

The Outreach camp was inaugurated by Shri P. Vijaya Bhaskar, Executive Director, Reserve Bank of India. Dignitaries namely, Sri Bivash Modi, ACS, ADC, Nalbari, Sri Anand Prakash, Banking Ombudsman, RBI, North Eastern region, Sri A. P. Sandilya, Chief General Manager, NABARD, Sri S. S. Barik, Regional Director, Reserve Bank of India, Sri D. Sethy, General Manager, Reserve Bank of India, Sri S. S. Singh, Chairman, AGVB, Sri R. R. Hazarika, Director, Institutional Finance, Govt. of Assam, village head of Kumarikata village graced the occasion.



Shri P. Vijaya Bhaskar, ED, RBI speaking at the Financial Outreach Camp

In the Outreach camp, Banks and Financial Institutions put up stalls to disseminate information on various Banking facilities and schemes. Such camps were organised to bring awareness among the rural people regarding Banking facilities, making such facilities available at the doorstep of citizens in the target areas and to bring the target population under the ambit of mainstream Banking.

Our Bank also participated in the Outreach camp and put up stall to educate the rural masses about Bank's products and another stall was also put up by Puwati SHG, financed by AGVB, Jagara branch.



A view of AGVB's stall at Financial Outreach camp



Smt Reba Bharali, BM, Kumarikata Chowk being introduced to the gathering

Shri P. Vijaya Bhaskar, ED, RBI during his deliberation stressed on Financial Inclusion and also mentioned the initiatives taken by





RBI to spread Financial Literacy in the country. He also urged upon the student community to take benefit of the Education loan scheme of the Banks. It may be mentioned that Shri Ramkrishna Sarma, Chief Manager (P&D and CS) of the Bank explained the students about the salient features of the Education Loan Scheme in vernacular language.

Earlier, the staff of RBI, Guwahati staged a play on Financial Literacy. The school children of Kumarikata village enthralled the audience by their Bihu dance followed by a song.



Local people and dignitaries present in the Financial Outreach camp at Kumarikata village



## VISIT OF SHRI P. VIJAYA BHASKAR, ED, RBI TO BANK'S STALL

Shri P. Vijaya Bhaskar, Executive Director, Reserve Bank of India visited the stall of AGVB at Financial Outreach camp on 21<sup>st</sup> March, 2014. The Executive Director of RBI was very much impressed with the functioning of the Bank and showered praises for the initiatives taken by AGVB for Financial Inclusion.



*Comment*  
Good show. Pls keep it up. My compliments to all the staff in this sector.

Shri P. Vijaya Bhaskar, ED, RBI seen writing on Visit Register



Comments of ED, RBI





## WORKSHOP ON STRESSED ASSETS MANAGEMENT

The Bank organised a series of workshops on Stressed Assets Management for the branches of the Bank. The following officials from Head Office addressed the workshops at the date, time and venue mentioned below:-

Date	Time	Region	District/Venue	Addressed by	Designation
19.02.2014	3.00 P.M.	Kokrajhar	Kokrajhar (Part) and Bongaigaon/ Chirang at Bongaigaon	Sri S. S.Singh	Chairman
21.02.2014	9.00 A.M.	Kokrajhar	Dhubri and Kokrajhar (Part) at Kokrajhar	Sri R. K. Sarma	Chief Manager (P&D and CS)
21.02.2014	4.00 P.M.		Goalpara		
18.02.2014	9.00 A.M.	Nalbari	Barpeta	Sri R. K. Sarma	Chief Manager (P&D and CS)
18.02.2014	4.00 P.M.		Nalbari/ Baksa at Nalbari		
18.02.2014	4.00 P.M.	Nalbari	Darrang and Udalguri at Mangaldoi	Sri A. Hussain	Chief Manager (RCM)
18.02.2014	4.00 P.M.	Guwahati	Morigaon	Sri S.S.Singh	Chairman
18.02.2014	9.00 A.M.		Kamrup and Kamrup (M) at R.O., Guwahati		
19.02.2014	9.00 A.M.	Golaghat	Nagaon	Smti. S.B. Ojah	General Manager
19.02.2014	4.00 P.M.		Jorhat		
20.02.2014	9.00 A.M.		Golaghat		
20.02.2014	9.00 A.M.	Dibrugarh	Dibrugarh and Tinsukia at Dibrugarh	Sri R. Ahmed	Chief Manager(Credit)
20.02.2014	4.00 P.M.		Sivasagar		
19.02.2014	4.00 P.M.	Lakhimpur	Sonitpur at Tezpur	Smt. S. B. Ojah	General Manager
20.02.2014	9.00 A.M.		Lakhimpur	Sri D. R. Borah	Chief Manager (IT, MIS & FI)
20.02.2014	4.00 P.M.		Dhemaji		
20.02.2014	4.00 P.M.	Silchar	Cachar at Silchar	Sri A. Hussain	Chief Manager (RCM)
21.02.2014	9.00 A.M.		Hailakandi		
21.02.2014	4.00 P.M.		Karimganj		

The representatives of Head Office discussed at length the implications of stressed assets and how to recover the critical amount besides cleansing the data, wherever required. The participants of the programmes were found highly motivated after attending the programme and they resolved for regularisation of the stressed accounts before 31<sup>st</sup> March, 2014.



Stressed Assets Management Workshop at Silchar





## RESULTS OF PERFORMANCE LINKED INCENTIVE SCHEME FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER, 2013

The winners of the Performance Linked Incentive Scheme of the Bank for the quarter ended December, 2013 were as follows:

GROUPS	POSITION	BRANCH	REGION
GROUP 1	1 <sup>st</sup>	Not qualified	-
	2 <sup>nd</sup>	New Market	Dibrugarh
	3 <sup>rd</sup>	Tamulpur	Nalbari
GROUP 2	1 <sup>st</sup>	Jaluguti	Guwahati
	2 <sup>nd</sup>	Solmara Chowk	Nalbari
	3 <sup>rd</sup>	Telahi	Guwahati
GROUP 3	1 <sup>st</sup>	Not qualified	-
	2 <sup>nd</sup>	Kharupetia	Nalbari
	3 <sup>rd</sup>	Karimganj	Silchar
GROUP 4	1 <sup>st</sup>	Not qualified	-
	2 <sup>nd</sup>	Guwahati	Guwahati
	3 <sup>rd</sup>	Panjabari	Guwahati

In Group 1, 3 and 4 categories, no branch could qualify for the 1<sup>st</sup> position. Jaluguti branch (Guwahati region) has been awarded with a cash prize of Rs.5000.00 for occupying the 1<sup>st</sup> position in Group 2 category. Further, New Market branch (Dibrugarh region) in Group 1 category, Solmara Chowk branch (Nalbari region) in Group 2 category, Kharupetia branch (Nalbari region) in Group 3 category and Guwahati branch (Guwahati region) in Group 4 category were awarded with a cash prizes of Rs.2000.00 for occupying 2<sup>nd</sup> positions. The branches who occupied the 3<sup>rd</sup> position, namely, Tamulpur branch (Nalbari region) in Group 1 category, Telahi branch (Guwahati region) in Group 1 category, Karimganj branch (Silchar region) in Group 3 category and Panjabari branch (Guwahati region) in Group 4 category were awarded with a cash prize of Rs.2000.00 respectively.

*Bank congratulates all the winners...*



### NATIONAL LEVEL REVIEW MEET ON PERFORMANCE OF RRBs

A meeting to review the performance of RRBs on Key Performance Indicators and other thrust areas - including HR related issues, was convened by NABARD in Mumbai on 25<sup>th</sup> February, 2014. Chairmen of RRBs and senior executives of Reserve Bank of India and sponsor banks participated in the meeting. Shri S. S. Singh, Chairman of the Bank was also present in the meeting.





## PROGRAMME FOR PAYMENT OF WAGES TO MGNREGA BENEFICIARIES THROUGH SMART CARDS

In collaboration with the district administration of Golaghat, the system of payment of MGNREGA wages through Smart Card was formally launched in a programme held at Community Hall, Jamuguri Gaon Panchayat under Golaghat District on 7<sup>th</sup> February, 2014. The programme was presided over by Shri Jadav Saikia, ACS, Project Director, DRDA, Golaghat and was attended by Smt. Giri Baruah, BDO, Golaghat East Development Block, Smt Arupa Saikia, President, Jamuguri Gaon Panchayat, Sri Bhuban Dutta, President, Customer Service Committee, AGVB, Jamuguri Branch, Sri H. S. Upadhyaya, Regional Manager and senior officials of Golaghat Regional Office of AGVB. The programme was attended by about 250 nos. of MGNREGA beneficiaries and local public.



Dignitaries on the dais

In his welcome address, Sri H. S. Upadhyaya, Regional Manager, Golaghat region highlighted the features of the new payment system for MGNREGA beneficiaries and also explained about Bank's role in other Financial Inclusion programmes. He apprised that the CSPs engaged in other GPs of the district have already been working for opening of accounts of MGNREGA beneficiaries and the entire district will be covered for wage payment to MGNREGA beneficiaries through Smart Card within a short period.

Shri Jadav Saikia, ACS, Project Director, DRDA, Golaghat inaugurating the programme highlighted the advantages of new wage payment system through Biometric Smart card, which is not only a transparent benefit delivery system but also easily accessible. Other dignitaries present in the function also spoke on the occasion.

Wage payments to several MGNREGA beneficiaries through Smart Cards were successfully made by the CSPs, in presence of the dignitaries and local public.

Sri A. K. Hazarika, Senior Manager (P&D), Golaghat region proposed vote of thanks.



## NPS-SWAVALAMBAN AGGREGATORS' CONCLAVE

The Pension Fund Regulatory and Development Authority (PFRDA) organised an Aggregators' Conclave on 24<sup>th</sup> January, 2014 at Jacaranda Hall, India Habitat Centre, New Delhi. The Conclave was aimed at providing a platform for the Aggregators to share their experiences and arriving at innovative ideas and solutions and resolution of issues and concerns regarding the NPS-Swavalamban scheme, so that new benchmarks under the NPS - Swavalamban can be set up in the coming years. Assam Gramin Vikash Bank, which is an Aggregator approved by PFRDA for the NPS - Swavalamban scheme, was also invited to participate in the Conclave. Shri S. S. Singh, Chairman of the Bank attended the Conclave along with Shri Ramkrishna Sarma, Chief Manager (P&D and CS) and Nodal Officer of the Bank for NPS - Swavalamban scheme.

The first session of the Conclave started with a welcome note by Shri Ananta Gopal Das, Chief General Manager, PFRDA. Ms. Madhavi Das, Executive Director, PFRDA gave a brief address on NPS - Swavalamban scheme to the representatives of the Aggregators. The key note address was presented by Dr Anup Wadhwan, Chairman, PFRDA. He mentioned that the unorganized sector workforce in the country which is the target group for NPS - Swavalamban, is approximately 400 million but the progress of the scheme was slow because, the initiatives were taken only recently. He also touched upon the various functions of the Aggregators. A 'Question - Answer' round was also included in the programme to clear the doubts of the participants.

In the second session, selected Aggregators shared their initiatives on NPS - Swavalamban. Canara Bank, Alankit Assignments Ltd. were among the selected aggregators. The programme concluded with a vote of thanks by Shri Rakesh Sharma, General Manager, PFRDA.



## CELEBRATION OF INTERNATIONAL WOMEN'S DAY

The Women Development Cell of the Bank organised International Women's Day on 8<sup>th</sup> March, 2014 at Vivekananda Kendra Institute of Culture, Guwahati. The theme selected by United Nations to celebrate International Women's Day for 2014 was "Equality for Women is progress for all".

Ms. Balwinder Kaur, Assistant General Manager, NABARD, Assam Regional Office graced the occasion as Chief Guest. Sri S. S. Singh, Chairman, AGVB, Ms. S. B. Ojah, General Manager, AGVB, Sri B. Borah, Regional Manager, Guwahati region and Sri R. K. Sarma, Chief Manager (P&D and CS) also participated in the programme.

Ms. Mridusmita Kotoky, Key person of Women Development Cell of the Bank explained the objective of the meeting as well as the theme of the International Women's Day of this year. She also welcomed all the guests, members of the staff, customers and well-wishers, who participated in the programme.

Ms. Balwinder Kaur, Assistant General Manager, NABARD and Chief Guest of the programme opined that the real empowerment of the women will happen only when we shall be able to celebrate each day as International Women's Day.

Earlier, Shri S. S. Singh, Chairman of the Bank described the power of women in the society. He also told that over the years, the numbers of lady staff in the Bank is growing at a very high rate. He also urged upon the lady staff in the Bank to encourage the women for developing savings habit as well as avail the benefit of loan schemes of the Bank.

It is mention worthy that synchronising with the programme, three women entrepreneurs trained at AGVB - RSETI Kamrup (M) were provided credit from Guwahati branch of the Bank for setting up their own ventures.



Ms Balwinder Kaur, AGM, NABARD speaking at International Women's day function



Women entrepreneurs with the Chief Guest, Chairman and other officials of the Bank

The programme was anchored by Ms Nibha Talukdar, Chief Manager, Ganeshguri branch and Smt. S. B. Ojah, General Manager offered vote of thanks.





## BUYERS – SELLERS MEET AT SUALKUCHI

Synchronising with the occasion of International Women's Day, the Bank organised a Buyers – Sellers meet at Sualkuchi under Kamrup district and also arranged for an exposure visit for the lady staff of NABARD, Guwahati and the Bank to Sualkuchi, which is called the *Manchester* of East, on 14<sup>th</sup> March, 2014. The entire programme was funded by NABARD, Assam Regional Office.

To mark the occasion, an open session was also organised at Vastra Udyan Auditorium at Sualkuchi, which was inaugurated by Ms Balwinder Kaur, AGM, NABARD. Smti. Eliban Teryong, AGM, NABARD, Smt. S. B. Ojah, General Manager, AGVB, Smt. Sarbani Borah, Manager, ASRLM, Sualkuchi Block, Sri Babul Borah, Regional Manager, Guwahati region and Smt Nibha Talukdar, Chief Manager, AGVB, Ganeshguri Branch were also present in the function.

The speakers highlighted the importance of International Women's Day and stressed on empowerment of women.

The Buyers –Sellers meet was participated by 12 SHGs , namely, Radhika Santi SHG, Pub Sualkuchi Milijuli SHG, Lakhmisri SHG, Progoti SHG, Jagriti SHG, Trinayan SHG, Milijuli SHG, Trikal SHG, Abhilasha SHG, Jonali SHG, Panchadipa SHG, who put up their stalls for exhibiting different products such as wooden handicrafts, clothes, food items, etc. Large numbers of buyers participated in the meet and made purchases from the stalls.

In the Buyers – Sellers meet, the SHGs highlighted the problems faced in marketing of products and competition faced by them, while the buyers emphasised on the improvement of the quality of the products to satisfy the customers.



Smti. Eliban Teryong, AGM, NABARD addressing at Buyers-Sellers meet



SHG stalls at Buyers – Sellers meet



## BANK SIGNS MoU WITH ASRLM

Assam Gramin Vikash Bank (AGVB) has entered into a Memorandum of Understanding with Assam State Rural Livelihood Mission (ASRLM) for operationalising the interest subvention scheme to eligible SHGs under NRLM in 23 districts of Assam. Under this scheme, all NRLM compliant Women SHGs will be eligible for Interest Subvention to avail credit upto Rs.3.00 lakh.



Exchange of MoU between ASRLM and AGVB



# PERFORMANCE OF BANKS IN ASSAM AS ON 31.12.2013 - A COMPARATIVE STUDY

## ASSAM STATE: ACHIEVEMENT VS. NATIONAL NORMS AS ON 31.12.2013

Parameters	National Norms (%)	State Position (%)	Position of AGVB (%)
CD Ratio	60	43.68	57.38
Pri. Sec. Adv. to Total Adv.	40	56.05	85.04
Agl. Adv. to Total Adv.	18	24.35	37.46

### Details of Branch Network of Assam as on 31-12-2013

Banks in Assam as on	Total Banks	Comm. Banks	RRBs	AAB	Total Branches	Com. Bank Branches	RRBs Branches	Of RRBs Branches of AGVB	AAB Branches
31.03.2013	34	31	2	1	1800	1306	427	374	67
31.12.2013	34	31	2	1	1940	1432	458	388	70

### Total Deposits

(Amount Rs. in lac)

As on 31.03.2013			As on 31-12-2013		
Gross	Assam Gramin Vikash Bank		Gross	Assam Gramin Vikash Bank	
	Amount	Share (%)		Amount	Share (%)
7535007.50	553130.08	7.34	7973585.11	609923.80	7.65

### Top 5 Banks in the State in respect of Deposits

(Amount Rs. in lac)

Position as on 31.03.2013				Position as on 31.12.2013			
Rank	Bank	Amount	Share (%)	Rank	Bank	Amount	Share (%)
1	SBI	3143975.79	41.72	1	SBI	2979799.97	37.37
2	UBI	690213.20	9.16	2	UBI	785584.40	9.85
<b>3</b>	<b>AGVB</b>	<b>553130.08</b>	<b>7.34</b>	<b>3</b>	<b>AGVB</b>	<b>609923.80</b>	<b>7.64</b>
4	UCO	411989.00	5.46	4	CBI	459932.00	5.77
5	ALB	375567.56	4.98	5	UCO	438686.50	5.50

### Total Advances

(Amount Rs. in lac)

As on 31.03.2013			As on 31.12.2013		
Gross	Assam Gramin Vikash Bank		Gross	Assam Gramin Vikash Bank	
	Amount	Share (%)		Amount	Share (%)
3017498.42	311352.60	10.32	3483628.76	349994.58	10.05

### Top 5 Banks in the State in respect of Advances

(Amount Rs. in lac)

Position as on 31.03.2013				Position as on 31.12.2013			
Rank	Bank	Amount	Share (%)	Rank	Bank	Amount	Share (%)
1	SBI	1188446.90	39.38	1	SBI	1136936.54	34.18
2	UBI	375857.38	12.46	2	UBI	409785.73	12.32
<b>3</b>	<b>AGVB</b>	<b>311352.60</b>	<b>10.32</b>	<b>3</b>	<b>AGVB</b>	<b>349994.58</b>	<b>10.52</b>
4	PNB	137785.00	4.57	4	HDFC	151385.17	4.55
5	UCO	125249.00	4.15	5	PNB	142311.00	4.28





## Priority Sector Advances

(Amount Rs. in lac)

As on 31.03.2013			As on 31.12.2013		
Gross	Assam Gramin Vikash Bank		Gross	Assam Gramin Vikash Bank	
	Amount	Share (%)		Amount	Share (%)
1779978.12	261816.58	14.71	1795226.63	297628.89	16.58

## Top 5 Banks in the State in respect of Priority Sector Advances

(Amount Rs. in lac)

Position as on 31.03.2013				Position as on 31.12.2013			
Rank	Bank	Amount	Share (%)	Rank	Bank	Amount	Share (%)
1	SBI	401245.57	27.46	1	SBI	389630.65	21.70
2	UBI	221167.34	15.14	<b>2</b>	<b>AGVB</b>	<b>297628.89</b>	<b>16.58</b>
<b>3</b>	<b>AGVB</b>	<b>217716.41</b>	<b>14.90</b>	3	UBI	285444.20	15.90
4	UCO	97567.25	6.68	4	UCO	127773.23	7.12
5	PNB	79320.37	5.43	5	ALB	105198.17	5.86

## SHG Credit Linked cumulative

(Amount Rs. in lac)

As on 31.03.2013			As on 31.12.2013		
Gross	Assam Gramin Vikash Bank		Gross	Assam Gramin Vikash Bank	
	Amount	Share (%)		Amount	Share (%)
151909.96 (259548 Groups)	50266.20 (129895 Groups)	33.09 (50.04)	148175.64 (258648 Groups)	56110.78 (137086 Groups)	37.87 (53.00)

## Top 5 Banks in the State in respect of SHG Credit Linkage, Cumulative

(Amount Rs. in lac)

Position as on 31.03.2013				Position as on 31.12.2013			
Rank	Bank	Amount	Share (%)	Rank	Bank	Amount	Share (%)
<b>1</b>	<b>AGVB</b>	<b>50266.20</b> (129895 Groups)	<b>33.09</b> (50.04)	<b>1</b>	<b>AGVB</b>	<b>56110.78</b> (137086 Groups)	<b>37.87</b> (53.00)
2	SBI	24645.31 (35325 Groups)	16.22 (13.61)	2	SBI	25272.88 (35906 Groups)	17.06 (13.88)
3	PNB	7532.17 (19579 Groups)	4.96 (7.54)	3	PNB	13223.39 (19889 Groups)	8.92 (7.69)
4	UCO	11118.35 (13858 Groups)	7.32 (5.36)	4	UBI	18362.28 (13450 Groups)	12.39 (5.20)
5	UBI	18161.83 (13132 Groups)	11.96 (5.06)	5	UCO	5646.75 (8184 Groups)	3.81 (3.16)



## KCCs issued Cumulative

As on 31.03.2013			As on 31.12.2013		
Gross	Assam Gramin Vikash Bank		Gross	Assam Gramin Vikash Bank	
	No.	Share (%)		Nos.	Share (%)
1329203	428544	32.24	1548747	476339	30.76

## Top 5 Banks in the State in respect of issuance of KCCs, Cumulative

Position as on 31.03.2013				Position as on 31.12.2013			
Rank	Bank	No.	Share (%)	Rank	Bank	No.	Share (%)
1	AGVB	428544	32.24	1	SBI	482939	31.18
2	SBI	391689	29.47	2	AGVB	476339	30.76
3	UBI	186099	14.00	3	UBI	252626	16.31
4	CBI	76293	5.74	4	CBI	91132	5.88
5	UCO	73149	5.50	5	ALB	39688	2.56

Source: SLBC data, Dec, 2013



## RETIREMENT OF STAFF OF AGVB

The following members of the staff have retired during the period (Jan - March, 2014) :-

Name	Designation	Date of joining	Date of retirement
Sri Jogesh Ch Baishya	Chief Manager	01.02.1977	31.01.2014
Kutubuddin Laskar	Manager	23.08.1982	31.01.2014
Sri Dilip Kumar Goswami	Office Assistant	02.11.1984	31.01.2014
Sri Dinesh Ch Sarma	Senior Manager	20.06.1980	28.02.2014
Sri Kandarpa Goswami	Asstt. Manager	15.11.1977	28.02.2014
Sri Bhupen Baruah	Manager	02.11.1981	28.02.2014

***Assam Gramin Vikash Bank family wishes a happy and peaceful retired life to the retired staff.***



## STUDY VISIT OF THE COMMITTEE ON PAPERS LAID ON THE TABLE, RAJYA SABHA

The Committee on Papers laid down on the Table, Rajya Sabha visited Guwahati on 10<sup>th</sup> Jan, 2014 to have discussion on the laying of Annual Reports and Audited accounts of various organisations including Assam Gramin Vikash Bank. The Committee interacted with the representatives of AGVB and Langpi Dehangi Rural Bank on 10<sup>th</sup> Jan, 2014 at Guwahati. The representative team of AGVB was led by Sri S. S. Singh, Chairman and other members of the team were Smt. S. B. Ojah, General Manager, Sri R. K. Sarma, Chief Manager(P&D and CS) and Sri B. K. Deka, Chief Manager(Accounts & Investment).







## FORMATION OF AGVB CORPORATE SOCIAL RESPONSIBILITY FOUNDATION

Assam Gramin Vikash Bank formed a Corporate Social Responsibility Foundation on 18<sup>th</sup> March, 2014. The objective of the Trust shall be to carry out social and economic developmental activities relating to hygiene, health, education, environment, etc. relevant to furthering general uplift of society with special focus on girl child, child labour and underprivileged persons in the society.

**To manage the affairs of the Foundation, a Management Committee has been formed with the following Trustees :-**

- ☞ Shri S. S. Singh, Chairman of the Bank - Chairman of the Trust
- ☞ Smt. S. B. Ojah, General Manager of the Bank – Member
- ☞ Sri R. K. Sarma, Chief Manager(P&D and CS), Head Office – Secretary cum Treasurer
- ☞ Sri B. K. Deka, Chief Manager(Accounts & Investment), Head Office – Member
- ☞ Sri Pulak Banerjee , noted artist – Member

The first meeting of the Foundation was held on 18<sup>th</sup> March, 2014, where all the Trustees were present.

The Trust has already started its functioning and constructed a Girls' toilet in Navodaya Balika Vidyalaya, Kumarikata under Nalbari district.



## FINANCIAL LITERACY CAMP ORGANISED BY GUWAHATI BRANCH

Guwahati Branch of the Bank organised a Financial Literacy camp on 18<sup>th</sup> January, 2014 at Suruj Nagar, Guwahati. Sri Shambhu Deka, noted senior citizen of the locality, local people comprising mostly women and members of Self - Help Group were present in the meeting. Sri P. K. Bujarbaruah, Chief Manager of the branch welcomed all the guests and public and explained the objective of the meeting.



Financial Literacy camp organised at Suruj Nagar, Guwahati

In the FLC, Sri Ajit Sarma, Officer, Guwahati branch addressed to the questions raised by the SHG members. The Bank official also spoke on Rural Self Employment Training Institutes (RSETIs) that have been set up to train the unemployed section of the society on various entrepreneurial development programmes, so that they can become self-employed and raise their standard of living. He requested the people to visit AGVB – RSETI Kamrup (M) and enroll themselves in the training programmes organised by the Institute. Further, he explained about NPS – Swavalamban scheme launched by Govt. of India. In the meeting itself, many interested people registered their names for taking the benefit of the scheme.



## COMMON CONCLAVE OF RSETI DIRECTORS AND NODAL OFFICERS OF SPONSOR BANKS

The Ministry of Rural Development, Govt. of India organised a Common Conclave of RSETI Directors and Nodal Officers of such Banks sponsoring less than 10 RSETIs at National Institute of Rural Development, Hyderabad on 3<sup>rd</sup> and 4<sup>th</sup> March, 2014. Sri R. K. Sarma, Nodal Officer, AGVB – RSETIs, Sri M. S. Pujari, RSETI Director of Jorhat, Dr G. P. Borah, RSETI Director of Tezpur, Sri A. P. Sarma, RSETI Director of Bongaigaon and Sri D. C. Nath, RSETI Director of Kamrup(M) participated in the Common Conclave.

The objective of the Conclave was to review the performance of the RSETIs, discuss the problems faced by the RSETIs and suggest remedial measures.

In the Conclave, AGVB sponsored RSETIs were highly praised. Besides, the weekly follow-up monitoring mechanism followed by AGVB for its RSETIs was also highly appreciated and recognised as best practices.

The programme was conducted by Sri O. N. Bansal, Project Director, RSETI Project, NIRD, Hyderabad and Sri K. N. Nagendra Babu, Director, National Academy for RUDSETI, Bangalore.



Participants discussing at Common Conclave held at NIRD, Hyderabad

## OUTSTANDING PERFORMANCE IN DEPOSIT MOBILISATION

The Guwahati branch of the Bank under Guwahati Regional Office has been able to mobilise Current Account deposit amounting to Rs.96.00 crore (Rupees Ninety six crore) only in a single day. The Bank placed on record its appreciation to the staff of Guwahati branch and hoped that the branch will bring more glory to the Bank under the leadership of Shri Prasanta Kr Bujarbaruah, Chief Manager of the branch.



Sri P.K. Bujarbaruah, Chief Manager, Guwahati branch being felicitated at Head Office



## CONCLAVE OF AGVB - RSETIs

A Conclave of AGVB Sponsored RSETIs was held on 31.01.2014 at AGVB Centre for Banking and Technology Learning, Chandmari, Guwahati. The purpose of the Conclave was to review the performance of all the four RSETIs, discuss their shortcomings and formulate strategies for overcoming the problems faced by the RSETIs.

Sri S. S. Singh, Chairman, AGVB inaugurated the Conclave. Ms. S. B. Ojah, General Manager, Sri Pradip Kumar Talukdar, State Project Co-ordinator, RSETIs, North Eastern Region, Sri Babul Borah, Regional Manager, Guwahati Region and Sri R.K. Sarma, Chief Manager (P&D and CS) and Nodal Officer, AGVB - RSETIs were also present at the Conclave. Sri M. S. Pujari, Director, RSETI Jorhat, Dr. Girija Prasad Borah, Director, RSETI Tezpur, Sri D. C. Nath, Director, RSETI Kamrup (M) and Sri A. P. Sarma, Director, RSETI Bongaigaon, Sri N. C. Roy, Senior Manager (P&D and CS) and Ms. Mridusmita Kotoky, Asstt. Manager (P&D and CS), Head Office participated in the Conclave.

Shri Ramkrishna Sarma, Nodal Officer of AGVB - RSETIs welcomed the participants and explained the objectives of the Conclave. He also moderated the entire discussion.

Inaugurating the meeting, the Chairman stated that AGVB - RSETIs are the brand ambassadors of the Bank. Specifically, he stated that as AGVB - RSETIs have direct liaison with Govt. officials and as they train rural youth for self-employment, they can help the Bank to mobilise business, both from Govt. depts. and people of the State. He also advised the RSETIs that mere training of the candidates will not serve the purpose of setting up RSETIs, indeed there should also be sustainable employment.

Shri P. K. Talukdar, SPC highly appreciated the role of the sponsoring Bank in tremendously supporting and guiding their RSETIs, which is found absent even in many Commercial Banks. He requested all the RSETIs to perform well to get recognition as best RSETIs for the year 2013-14. Further, he requested the RSETIs to become change agents of the society. Finally, he urged upon the RSETI Directors to focus on settlement, so that real objective for setting up of RSETIs is achieved.



Sri P. K. Talukdar, State Project Co-ordinator, RSETIs, NE Region speaking at AGVB – RSETIs Conclave

The RSETI Directors presented their performances through power point presentation and a thorough review was made on each issue and several action points were also emerged during the discussion.

Ms. Mridusmita Kotoky, Asstt. Manager (P&D and CS), Head Office proposed vote of thanks.





## RECRUITMENT OF MANPOWER

The list of new recruits, who have joined between 01.01.2014 to 31.03.2014 are furnished below:-

OFFICER SCALE –I		
SI No.	Name	Date of joining in the Bank
1	Abani Pran Kalita	17.01.2014
2	Anupam Haloi	27.01.2014

OFFICE ASSISTANT(MULTIPURPOSE)		
SI No.	Name	Date of joining in the Bank
1	Jayanta Dutta	15.01.2014
2	Pallavi Dutta	01.03.2014
3	Naba Jyoti Dutta	21.03.2014



## TRAINING AND HUMAN RESOURCE DEVELOPMENT

During the period from Jan – March, 2014, altogether 317 staff members of the Bank have been nominated for undergoing various training programmes conducted by training Institutes both within and outside the State. The details are given as follows:-

Name of Institute / Organisation	No. of staff trained	
	Officer	Office Assistant (M)
Bankers' Institute of Rural Development, Bolpur	73	-
Indian Institute of Bank Management, Guwahati	90	-
College of Agricultural Banking, Pune	2	-
Induction Training at AGVB Centre for Banking and Technology Learning	-	118
Others	32	2
<b>Total</b>	<b>197</b>	<b>120</b>



## VISIT OF NAR AND NIRD OFFICIALS TO AGVB – RSETI KAMRUP (M)

A team of officials of National Academy of RUDSETI, Hyderabad made a visit on 11<sup>th</sup> March, 2014 to AGVB – RSETI Kamrup (M). The team comprised of Shri K. N. Nagendra Babu, Director, National Academy of RUDSETI, Shri H. Somashekhar, Director General, National Academy of RUDSETI. The team was accompanied by Shri P. K. Talukdar and Shri S. K. Haldar, both SPCs, RSETIs, North Eastern region. The team made a thorough review of the functioning of the RSETI and appreciated its activities. The visiting officials also offered few suggestions for further improvement of the functioning of the RSETI.

Dr. O. N. Bansal, Project Director, RSETI, NIRD also visited the said RSETI on 12<sup>th</sup> March, 2014 and interacted with the support staff of RSETI as well as with the trainees. He expressed his satisfaction over the progress of the RSETIs in AGVB.

## CONDOLENCES

We deeply mourn the sad demise of the following staff members of the Bank:-



**Abdur Requib**  
Manager  
(03.12.1954 - 12.01.2014)



**Bhupen Ch Bora**  
Office Assistant  
(05.07.1967 - 23.01.2014)



**Hemanta Kr Haloi**  
Office Assistant  
(01.09.1964 - 01.02.2014)



**Mamoni Begam**  
Office Attendant  
(14.02.1968 - 29.03.2014)

May their souls  
rest in eternal peace.





## RESULTS OF PROMOTIONAL EXAM

**PROMOTION FROM OFFICE ATTENDANT (M) TO OFFICE ASSISTANT (M)**

NORMAL CHANNEL	
Sl. No.	Name
1	Jadu Ram Barman
2	Rama Kanta Nath
3	Birendra Nath Sarma
4	Zakaria Mollah
5	Francis Kumar Pam
6	Dwijen Medhi
7	Krishana Kanta Patowary
8	Aziar Rahman
9	Hariprasanna Chakraborty
10	Ravananda Gogoi
11	Dulal Patar
12	Mukul Das
13	Samiran Chandra Nath
14	Tapan Chandra Nath

FAST TRACK CHANNEL	
Sl. No.	Name
1	Nayantara Doley

**PROMOTION FROM OFFICER JMG SCALE I TO MMG SCALE II**

NORMAL CHANNEL	
Sl. No.	Name
1	Paresh Chandra Barman
2	Jagannath Das
3	Bhupen Kumar Gohain
4	Prafulla Borah
5	Mukul Chandra Das
6	Umesh Chandra Sarmah
7	Ajit Chandra Sarma
8	Harnarayan Deva Goswami
9	Brajendra Kumar Phukon
10	Paran Kumar Hazarika
11	Biren Chandra Das

**PROMOTION FROM OFFICE ASSISTANT (M) TO OFFICER JMG SCALE - I**

NORMAL CHANNEL	
Sl. No.	Name
1	Sankar Roy
2	Taru Talukdar
3	Jageswar Hazarika
4	Binu Mahanta
5	Subal Chandra Dey
6	Sahadev Kachari
7	Subhash Chandra Das
8	Rahimuddin Ahmed
9	Dipu Kumar Das
10	Matiuddin Ahmed
11	Noni Gopal Sarkar
12	Kabindra Choudhury
13	Bina Das
14	Amal Chandra Sarmah
15	Hussain Abdul Razaque

12	Ajit Kumar Goswami
13	Hrishikesh Timsina
14	Jitendra Nath Hazarika
15	Keshab Chandra Bordoloi
16	Lakhinath Chetia
17	Dimbeswar Das
18	Pritish Ranjan Das
19	Priya Nath Brahma
20	Naba Kumar Hajarika
21	Ashutosh Deb
22	Nripendra Nath Sarma
23	Ranjit Boro
24	Anil Chandra Pathak
25	Gautam Deb Sarma
26	Anil Das
27	Puspallal Upadhyaya
28	Kamakhya Prasad Saikia
29	Pabitra Kachari
30	Lohit Kamal Borah
31	Debendra Mohan Nath

**PROMOTION FROM OFFICE ASSISTANT (M) TO OFFICER JMG SCALE - I**

FAST TRACK CHANNEL	
Sl. No.	Name
1	Amdadur Rahman
2	Kanan Kumar Rajbongshi
3	Rita Lekharu
4	Kanak Barman
5	Dipu Das
6	Tapan Kumar Seal Sarma
7	Prabin Krishna Misra
8	Karuna Prasad Sarma
9	Sudip Dutta
10	Birendra Mohan Gogoi
11	Chandra Hazarika
12	Sarat Chandra Sarma
13	Haripriya Kalita
14	Babul Gayari
15	Bitopan Boro

32	Bipul Kumar Das
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FAST TRACK CHANNEL	
Sl. No.	Name
1	Bipul Chandra Das
2	Krishna Kanta Das
3	Tarun Chandra Medhi
4	Ali Akbar Rahman
5	Hem Chandra Talukdar
6	Karna Kanta Das
7	Sarifuz Zaman Hazarika
8	Bitopan Sonowal
9	Kripasindhu Dhar
10	Suresh Sarkar
11	Lohit Deka
12	Gopal Chandra Kalita
13	Joy Ram Baruah
14	Buddhadev Phadangiri
15	Tulsi Ram Nath
16	Uddhab Phangsho



17	Ganesh Bayan
18	Dilip Barman
19	Sankar Chandra Sarkar
20	Atish Dutta
21	Biman Bihari Das
22	Gopal Chandra Sarkar
23	Ratan Deb
24	Arup Kumar Home
25	Santanu Lodh
26	Amarendra Nath Barman
27	Jibesh Chakraborty

**PROMOTION FROM OFFICER MMG SCALE II TO MMG SCALE III**

NORMAL CHANNEL	
Sl. No.	Name
1	Rajendra Rajak
2	Asish Lodh
3	Kabir Ahmed Mazumdar
4	Haren Chetia
5	Jyotish Prasad Bhagawati
6	Dhirendra Kumar Das
7	Arun Kumar Sarmah
8	Prafulla Kumar Das
9	Pratul Kumar Nath
10	Dilip Kumar Das
11	Bhabananda Sarmah
12	Bhuban Chetia

FAST TRACK CHANNEL	
Sl. No.	Name
1	Jasimuddin Borbhuyan
2	Manik Sarma Puzari
3	Alok Chandra Sarkar

**PROMOTION FROM OFFICER MMG SCALE III TO SMG SCALE IV**

Sl. No.	Name
1	Prabin Kalita

**ACADEMIC ACHIEVEMENTS BY THE MEMBERS OF AGVB FAMILY**

**Staff clearing CAIIB Exam**



**Rukunuddin Ahmed**  
Chief Manager (Credit),  
Head Office



**Prabhat Bhagawati**  
Senior Manager, Accounts & Investment,  
Head Office



**Santanu Lodh**  
Manager, Accts & Invst,  
Head Office



**Swagata Saikia**  
Branch Manager, Parowa Chariali Branch

**Staff clearing JAIIB Exam**



**Samir Das**  
Senior Manager  
(Project Monitoring Office),  
Kolkata



**Parag Kumar**  
Office Assistant (M)  
Rangia Branch



**Biswajit Debroy**  
Office Assistant (M)  
Karimganj Branch



**Congratulations**



## IN - HOUSE SENSITISATION PROGRAMMES ON SHG - BANK LINKAGE

Assam Gramin Vikash Bank organised two in-house programmes on “**Sensitisation Programme on SHG - Bank Linkage**” at Silchar and Nalbari, which were sponsored by Bankers Institute of Rural Development (BIRD), Bolpur.

**The main objectives of these programmes were as follows:-**

1. To assess and promote the contribution of Microfinance and Microcredit to the Millennium Development Goals.
2. To increase public awareness and understanding of microfinance and microcredit as vital parts of the development equation.
3. To promote inclusive financial systems.
4. To support sustainable access to financial services.
5. To encourage innovation and new partnerships to build and expand the outreach and success of microfinance.

At Silchar, the programme was held on 10<sup>th</sup> and 11<sup>th</sup> March, 2014 at hotel Riya Palace, wherein 26 Officers of Silchar Region participated, besides Sri K. Bhowmik, Regional Manager and Sri R. K. Das, Manager, P&D deptt., Silchar Regional Office.



Shri C. R. Chakraborty, Academic-In-Charge, BIRD, Bolpur(Middle) speaking at the workshop held at Silchar



A view of the SHG – Bank Linkage training programme held at Nalbari

The workshop at Nalbari was held on 13<sup>th</sup> and 14<sup>th</sup> March, 2014 at Sankardev Bhawan, which was attended 27 Officers from Nalbari region, besides Sri U. D. Sarma, Chief Manager (Personnel), Head Office, Sri D. P. Adhikary, Regional Manager, Sri P. Kalita, Senior Manager (P&D) and Sri D. C. Deka, Senior Manager(C&R) of Nalbari region.

Both the programmes were conducted by Sri C. R. Chakraborty, Deputy General Manager and Academic In-charge, BIRD, Bolpur and was assisted by Sri Tapan Dutta, DDM, NABARD, Nalbari and Sri Debabrata Das, DDM, NABARD, Cachar, respectively.

The programmes were much successful and it ended with a happy note enhancing the participants knowledge on the topic mentioned.



## SHG-BANK CREDIT LINKAGE PROGRAMME AT BANIAKUCHI

Baniakuchi branch of the Bank in association with SIRD, Khanapara, Guwahati organised a programme for Credit linkage of SHGs on 17<sup>th</sup> February, 2014 at Sarukhetri High School, Sarthebari under the district of Barpeta. Altogether 32 no. of SHGs were credit linked in the programme. The ceremonial distribution of loan function was presided over by Sri Ajit Kumar Das, Retd. Principal and also President of Customers Service Committee of Baniakuchi branch. The meeting was also addressed by Smt S. B. Ojah, General Manager of the Bank. Sri S. Buragohain, Asstt. Director, SIRD, Guwahati graced the occasion as Chief Guest. Sri D. P. Adhikary, Regional Manager, Nalbari region, Sri P. Kalita, Senior Manager (P&D), Nalbari region also spoke on the occasion. Vote of thanks was offered by Sri Sunil Kumar Deka, Manager of the branch.



## INDUCTION TRAINING FOR NEWLY RECRUITED OFFICERS AND OFFICE ASSISTANTS (M)

The Bank has been giving greater emphasis on training of its staff to build up their competencies so as to enable them to survive and excel in the current Banking scenario. Officers and Office Assistants (M) are deputed to various Institutes for trainings in emerging subjects.

The Bank had recruited a good number of staff in cadres of Officers (Scale II and I) and Office Assistants (M) during the last recruitment project. To acclimatise them, initially they were given on-the-job-training, giving them a first-hand experience of Banking. Thereafter, Induction Trainings were conducted to provide in-depth knowledge of Banking and its related areas to the new recruits.

Induction Training for newly recruited Officers in Scale II and I were conducted at the Indian Institute of Bank Management (IIBM), Guwahati in three batches (27<sup>th</sup>-31<sup>st</sup> January, 2014; 10<sup>th</sup>-14<sup>th</sup> February, 2014; 3<sup>rd</sup>-7<sup>th</sup> March, 2014) covering 85 participants. The programmes were residential, covering a wide gamut of areas such as Indian Financial System, Banking Structure, RBI: Role and Functions, Basics of Accounting Opening of Various kinds of Accounts, General Principles of Lending, NPA & Recovery Mechanisms, Financial Inclusion, Inspection & Audit Process, Business administration & CBS, Negotiable Instruments Act, Concept of Branch Profitability, Customer Service, Team Building & Motivation, etc. Topics specific to the Bank such as Various Deposit Products as well as Retail Loan Products of the Bank and their Marketing Strategies, Service Regulation of the Bank were also covered in the said training programme. The various topics were taken up by both the in-house faculty of the Institute as well as the senior officials of the Bank.



A group of newly recruited Officers attending the Induction Training Programme at IIBM, Guwahati

For the newly recruited Office Assistants (M) of the Bank, Induction Trainings were conducted at Assam Gramin Vikash Bank Centre for Banking and Technology Learning (AGVBCBTL), which was also residential. Five batches of such trainings were conducted (13<sup>th</sup>-15<sup>th</sup> February, 2014; 17<sup>th</sup>-19<sup>th</sup> February, 2014; 20<sup>th</sup>-22<sup>nd</sup> February, 2014; 24<sup>th</sup>-26<sup>th</sup> February, 2014; 28<sup>th</sup> February – 1<sup>st</sup> March, 2014), covering a total of 118 participants. Topics were taken up by the in-house faculty of the Bank as well as faculty deputed from RBI. Some lectures such as Banking system in India and RRBs, Basics of Accounting in Banks, Overview of RBI Act, NI Act and BR Act, Cash Management and Clean Note Policy, Detection and reporting of Fake Notes, Basic knowledge of Loans and Advances, Basic IT issues in day to day operations, Various types of Deposit Accounts, Collection and payment of cheques, Motivation



and performance, Banker Customer Relationship, etc. gave a general view of the entire Banking Industry and the related areas. Whereas, topics such as Different deposit and loan products of AGVB, Service rules of the Bank and its important provisions were aimed at imparting knowledge specific to the Bank.

The feedback received from the participants on both the training programmes have been encouraging. It is hoped that the above trainings would contribute towards building up the competency of the new members of the AGVB family, who would take the Bank further ahead towards its vision of being "Mass - Class Bank", besides a leading RRB not only in the North-East but also in the entire country.



Sri R. C. Bal, AGM, RBI taking session at an Induction Training programme of Office Assistants (M)



## HONDA MOTORCYCLE AND SCOOTER INDIA PVT. LTD. TIES-UP WITH ASSAM GRAMIN VIKASH BANK

On January 30, 2014 Honda Motorcycle & Scooter India Pvt. Ltd. (HMSI), the 2<sup>nd</sup> largest Two Wheeler Company in India has entered into a tie-up with Assam Gramin Vikash Bank, the largest Regional Rural Bank in North East at a special ceremony at Guwahati. HMSI is already associated with Co-operative Banks, Regional Rural Banks and Non-Banking Financial Companies for providing Two-wheeler retail finance facility at PAN India level.

This initiative is a step forward in making Honda's Two-Wheelers more easily accessible to its valued customers as Assam Gramin Vikash Bank is operational throughout Assam (except Karbi Anglong & Dima Hasao districts) with its 396 branches spreading over the nooks and corners of the state. HMSI in turn shall be able to leverage the branch network of the Bank to reach out to the untapped market so far.



## RAJIV RINN YOJANA (RRY)

Government of India under Ministry of Housing and Poverty Alleviation has introduced Rajiv Rinn Yojana (RRY) w.e.f. October, 2013. A major initiative has been launched for provision of housing for the Economically Weaker Sections (EWS) and Low Income Groups (LIG) through the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and Rajiv Awas Yojana (RAY).

The Ministry of Housing and Urban Poverty Alleviation (MH&UPA), Government of India has designed a Revised Interest Subsidy Scheme - renamed as Rajiv Rinn Yojana (or Rajiv Loan Scheme), as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban areas. The Scheme envisages the provision of a fixed interest subsidy of 5% on interest charged on the admissible loan amount to EWS and LIG segments to enable them to buy or construct a new house or for carrying out addition (of a room / kitchen / toilet / bathroom) to the existing building.

The Bank has adopted the above scheme for implementation through its branches.



# 1<sup>ST</sup> ASSAM INTERNATIONAL AGRI-HORTICULTURAL SHOW, 2014

The Bank participated in the 1<sup>st</sup> Assam International Agri-Horticultural Show, 2014 held from 8<sup>th</sup> -12<sup>th</sup> January, 2014 at College of Veterinary Science Playground, Khanapara, Guwahati. The programme was a joint initiative of Agriculture Deptt, Govt. of Assam and Indian Chamber of Commerce (ICC), NE Chapter.



View of the Agri-Horticultural Show



Bank's stall in the Agri-Horticultural Show

The show was first of its kind in the entire North Eastern Region and Indian Chamber Commerce left no stone unturned to make it a successful one. It was indeed a grand show. Participants having forward or backward linkages with the Agri-sector came out in large numbers to set up their stalls and showcased their works in their respective sector. This included all the agriculture deptt. of the NE states, all major Banks, Agricultural Universities, farm equipment manufacturers-both national & international, etc. Our Bank also put up a stall to show case the loan products designed by the Bank for Agri & allied sectors. The programme was also attended by top dignitaries of various State Governments.



## TRAINING PROGRAMME ON MICRO ENTREPRISES LENDING

The Bank organised a two-day training programme on Micro Enterprises Lending in association with Small Industries Development Bank of India (SIDBI) on 6<sup>th</sup> -7<sup>th</sup> Jan, 2014 at AGVB Centre for Banking & Technology Learning, Chandmari, Guwahati. The programme was inaugurated by Smt. Sharmista Bhattacharjee Ojah, GM, AGVB along with Shri R Ahmed, Chief Manager (Credit) and Shri Babul Borah, RM, Guwahati Region which was attended by the Officers looking after credit portfolios in Guwahati Region.



Shri Babul Borah, Regional Manager, Guwahati speaking at the inaugural function

The training programme was conducted to give a much needed boost to the lending in micro sector enterprises. Shri S. Mallikarjun, GM, SIDBI and Shri Rahul Rohatgi, GM, SIDBI acted as the resource persons and provided valuable inputs with regards to micro enterprise lending. Shri Sanjay Maheshwari was the programme co-ordinator from SIDBI for the aforesaid programme.





## CREDIT LINKAGE TO RSETI TRAINED UNEMPLOYED YOUTHS

Union Bank of India, Narengi Branch organised a branch level Credit camp on 20<sup>th</sup> March, 2014 especially for disbursing loans to the unemployed youths trained by AGVB - RSETI, Kamrup (M).

The function was graced by Shri Babul Borah, Regional Manager, Guwahati Region as Chief Guest, Shri R. K. Sarma, Chief Manager (P&D and CS), HO Guwahati as Guest of Honour, Shri P. Belkhedkar, AGM, Union Bank of India, RO Guwahati, Shri T. Ahmed, LDM, Kamrup (M) and Shri S. R. Bhattacharjee, Faculty, AGVB - RSETI, Kamrup (M) as Distinguished Guests.

In the camp, an amount of Rs.14.05 lakh was disbursed to 28 no. of RSETI trained youths for different Entrepreneurial Development Programmes. This has been a great boost for the RSETI trained youths.

Shri R. K. Sarma took the opportunity to thank Shri P. Chakraborty, Branch Manager, Union Bank of India, Narengi Branch for coming up with such initiative of providing loans to the AGVB - RSETI trained entrepreneurs. He appreciated the Union Bank of India officials' effort for uplift of these trainees by sanctioning loans under micro finance sector.

The meeting was also addressed by Shri P. Belkhedkar, AGM, Union Bank of India. Earlier, Sri P. Chakraborty, Manager of Narengi branch of Union Bank of India explained the objective of the meeting.



Shri P. Belkhedkar, AGM, Union Bank of India, Guwahati region delivering sanction letter to an AGVB - RSETI trainee



## RUPA SAIKIA - A HOUSEWIFE TURNS INTO AN ENTREPRENEUR

Smt. Rupa Saikia, a trainee from AGVB – RSETI Jorhat is a resident of Sarbaibandha, Krishnanagar, Jorhat. She lives with her husband, who is a small business man and their two daughters. Smt Saikia wanted to start a dairy farm, so that she can financially help her family.

After attending an awareness camp organised by AGVB - RSETI Jorhat, Smt. Saikia enrolled her name for the training programme on 'Dairy Farming' conducted from 7<sup>th</sup> – 12<sup>th</sup> November, 2012. After successful completion of the training programme, Smt. Saikia approached Assam Gramin Vikash Bank, Jorhat Branch and availed a loan of Rs.1.00 lakh.

With this, she purchased two no. of Jersey cows with a heifer and a calf. One of her cows gives 10 litres of milk per day which she sells at a rate of Rs.40/- per litre thus earning an average amount of Rs.12000/- monthly. Smt. Saikia purchases the concentrated feed from Jorhat town and gets veterinary aid from the nearby veterinary sub-centre. Her expenses for feeds amount to Rs.4500.00 p.m while approximately Rs.1000.00 p.m. is spent on veterinary and other related expenses. It is noteworthy that Smt. Saikia pays her monthly loan installment of Rs.2300.00 p.m. regularly. As such, her net income per month stands at Rs.4200.00 p.m.

Smt. Rupa Saikia and her husband are grateful to AGVB-RSETI Jorhat for providing them the opportunity to set up her own business. The additional income has also helped her in bearing the educational expenses of her children. Smt. Saikia is confident that her business would further go up in future. She is thankful to AGVB - Jorhat Branch for its all-round support and encouragement for expanding the dairy farm.



Mrs. Rupa Saikia in her Dairy unit



# RECOGNITION OF PERFORMANCE 2013-14

On the basis of performance of the regions during 2013-14 under the key business parameters, the achievers were honoured with trophies in a function held at Guwahati on 10<sup>th</sup> April, 2014. Shri S. S. Singh, Chairman of the Bank and Shri B. B. Sangma, Director, Indian Institute of Bank Management, Guwahati handed over the awards to the selected Regions.

## The qualifying regions were :

- ☞ Highest Growth in Deposit : Guwahati
- ☞ 2<sup>nd</sup> Highest Growth in Deposit : Golaghat
- ☞ Highest Growth in Advance : Guwahati
- ☞ 2<sup>nd</sup> Highest Growth in Advance : Dibrugarh
- ☞ Highest Mobilisation of Bancassurance Business(Life) : Dibrugarh
- ☞ 2<sup>nd</sup> Highest Mobilisation of Bancassurance Business(Life) : Guwahati
- ☞ Highest Mobilisation of Bancassurance Business( Non - Life) : Guwahati
- ☞ 2<sup>nd</sup> Highest Mobilisation of Bancassurance Business(Non - Life) : Silchar
- ☞ Highest nos. of Accounts Activation under Financial Inclusion : Guwahati
- ☞ 2<sup>nd</sup> Highest nos. of Accounts Activation under Financial Inclusion : Golaghat

Further, the following branches were awarded with trophies for their performance in implementing NPS-Swavalamban Scheme (Mobilisation of Swavalamban eligible accounts) :

1<sup>st</sup> : Khagorijan Branch

2<sup>nd</sup> : Jorhat Branch



Regional Managers receiving the trophies