

**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING, ASSAM, FOR JUNE,  
2019 QUARTER, HELD ON 26.09.2019 AT ASSAM ADMINISTRATIVE STAFF COLLEGE,  
KHANAPARA, GUWAHATI**

The State Level Bankers' Committee Assam met for the quarter ended June, 2019 on the 26<sup>th</sup> September, 2019 in the Assam Administrative Staff College, Khanapara, Guwahati. The meeting was co-chaired by Shri. Rajiv Kumar Bora, IAS, Additional Chief Secretary, Finance Department, Government of Assam and Shri. Manoranjan Dash, Regional Director, RBI, Guwahati. It was attended by the senior officials of RBI, NABARD, Banks, Financial Institutions and Government line departments.

The following dignitaries were also present in the meeting-

1. Shri. Shyam Jaganathan, IAS, Commissioner & Secretary, Department of Finance, Government of Assam
2. Shri. S S Saha, Chief General Manager (CGM), NABARD
3. Shri. Sudhir Kumar Sharma, General Manager (GM), Network-I, SBI, Northeast Circle
4. Smt Binita Topno, Deputy General Manager (DGM), Reserve Bank of India (RBI), Guwahati

**Shri. Sudhir Kumar Sharma**, GM (NW-I), SBI, after welcoming everyone in his opening address, briefed about the current state of affairs in the banking sector of Assam. Referring to financial penetration, banking sector as a whole with 2901 branches, 419 Doorstep Service Center (DSC) points of Bandhan Bank, 3904 access points of IPPB and 6279 Customer Service Points (CSPs) in Assam, there are nearly 10,000 outlets to provide basic banking services in the State. The CD Ratio for the State has improved from 52% in March'19 to 54% in June'19 quarter. He suggested for district level bank-wise planning to reach the national CD Ratio benchmark of 60%. He also hoped that with the introduction of 3 Agricultural schemes and credit infusion into small loan segment, the agricultural loan performance will also pick up in the coming quarters in the State.

He informed the house about a paradoxical trend existing in MSME & MUDRA Loans in the dichotomy of outstanding value versus current disbursement value i.e. decline in outstanding figure despite more disbursements during current Financial Year. He also informed the house that there is a 20% ACP achievement in the first quarter of FY (2019-20): 10% in Agriculture, 49% in MSME and 12% in other priority sector. In case of Agriculture Subsidy Schemes, Banks have already covered more than 1,52,000 farmers under AFCSS and 68,000 number under AFIS scheme taking a total beneficiary coverage above 2,20,000. Applications of another 2,37,000 farmers for the said subsidy scheme are waiting for disposal. Banks have completed coverage of all villages identified under different concepts as per DFS and RBI. He informed the house about shift from district level data collection to block level data collection which is in progress. He reminded the house that as per the RBI guideline, the deadline for data uploading in the SLBC portal is the 15<sup>th</sup> day of the 1<sup>st</sup> Month of the next quarter. He expressed his hope for a fruitful and meaningful SLBC meeting.

**Shri. Rajiv Kumar Bora**, IAS, Additional Chief Secretary, Finance Department, Government of Assam, in his keynote address, expressed his concern over the grim picture of low CD Ratio in the State. He expressed that a meeting for Banks having low CD Ratio will be conducted very soon to ascertain the strategy to improve their performance. He reemphasised on the need to improve the advances in Priority Sector Advances by achieving the set targets by the Banks- a top priority for both State and Central Government. He however, appreciated the progress made in the Government Sponsored Schemes especially the Assam Farmers' Subsidy Schemes and

Assam Farmers' Interest Relief Scheme. He also appreciated the growth trend in the Agriculture sector in the ensuing quarter in the State.

**Shri. Manoranjan Dash**, Regional Director, RBI, Guwahati, reminded the house that structure of SLBC which was a part of the Lead Bank Scheme, started by RBI in 1969, has completed 50th year of its existence. He also reminded the house that the year 2019 happens to be both 150<sup>th</sup> birth anniversary of Mahatma Gandhi, Father of the Nation, whose grand vision of Financial Inclusiveness is the key guiding principle of the whole Nation and the 50th year of existence of Lead Bank Scheme of RBI.

He, while expressing serious concern over **low CD Ratio** and financing to the poor, asked the Banks to go out to the people, understand their needs and interact with groups like Farmers Producers' Organisations, NGOs, credit linked clusters and units in the rural areas. He informed the house that on RBI's part, they have already started deputing RBI officials for field visits and in collaboration with NABARD, LDMs, LDOs, do regular visit to the village clusters to familiarise and understand their needs and problems. He asked the Banks to set their own good Targets and achieve it by providing credit to the poor and uplift their lives. If the Banks repeatedly ignore their duty and underperform, RBI will come out and set the targets for each Bank so that the CD ratio of 60% is achieved. Banks should therefore explore ways to provide to the people all the incentives provided by the State and Central Government Schemes, popularise the Social Security Schemes and help in generation of incomes of the masses.

He finally expressed his hope that the Banks will work hard to cross 60% CD Ratio in the next quarter to commemorate Mahatma Gandhi's 150<sup>th</sup> birth anniversary and celebrate the Golden Jubilee of LBS of RBI, the Banker of the Banks in the Country.

## **AGENDA PRESENTATION:**

### **By Shri. Satyabrata Mishra, AGM, SBI, SLBC and discussion thereon:**

The minutes of the last SLBC Meeting held on 05.07.2019 were adopted without amendments. The Action Taken Reports (ATR) of last SLBC Meeting and the current Agenda were discussed and some of the notable observations in the deliberations are stated below:-

With regard to responses from Banks in **ATR**, Shri. Rajiv Kumar Bora, IAS, Additional Chief Secretary, Department of Finance, Government of Assam, reminded the non-responding Banks in the ATR to take the matter seriously and respond with an actionable plan and implement them to improve their performance.

He requested the Banks to achieve the targets set by the State and Central government agencies, to visit the rural areas and make a survey and explore the possibilities and help the people in enhancing income-generation so that it matches their vast presence of nearly 3700 branches in the State with their performance. He expressed his displeasure over the low CD Ratio of 47.27% after excluding NABARD and NEDFi figures in the current quarter and urged the Banks to really work hard for improvement lest the individual Banks should be singled out for sluggishness and held answerable.

Shri. Satyabrata Mishra, AGM, SBI informed the house that Karbianglong district has improved from 39% CD Ratio in March'19 quarter to 40% CD Ratio in June'19 and can be relieved from holding CD ratio subcommittee meetings. He also informed the house that Dima Hasao has not reported anything on the meeting of sub-committee on low CD Ratio.

On **SVAYEM**, AGM, SBI, SLBC informed the house that SLBC convenor had recently conducted three exclusive meetings with major Banks and one with all the Banks for promoting SVAYEM and improving performance in other priority sector loans. A decision was unanimously taken to clear all the pending SVAYEM loan applications by the 15<sup>th</sup> Oct'19. For smooth flow of SVAYEM loans, an online portal should be developed to make online application for the loan so that it can be accessed by all the banks and RSETIs.

Shri. Umananda Doley, Secretary, Department of Industries & Commerce, Government of Assam, expressed his concern over the extremely poor performance in such a banker-friendly SVAYEM scheme. He stated that target set for SVAYEM was 1 lac proposals. And, they have sponsored 1,06,280. Out of this, 17,289 proposals only have been sanctioned i.e 17.28%. Disbursement rate is also only 3.8% (i.e 3806 applications).

Shri. Sudhir Kumar Sharma, GM, Network-I, SBI, pointed out some impediments in the effective implementation of the SVAYEM scheme:- 1) Minimum education qualification i.e. 8<sup>th</sup> Standard 2) Cibil issues of those applicants whose earlier loans still have outstanding figures in the balance book of the banks or have irregular loans 3) skeleton staff & 4) Margin money of Rs.25,000/-. He suggested for removal of the margin money, bringing down or complete relaxation of the education qualification requirement, which will greatly help in better performance of SVAYEM. He also suggested that an e-portal for SVAYEM loan application on the line of e-MUDRA would be useful.

Shri. Rajiv Bora, IAS, Additional Chief Secretary, Finance Department, Government of Assam asked the Department of Industries to look into the matter and arrange a separate meeting on SVAYEM. GM, Network-I, SBI assured to share the issues, feedbacks and suggestions received from the Banks over the implementation of SVAYEM scheme for further course of possible modification and changes by the competent authority.

**(Action point- SLBC)**

In **ASRLM**, representative from ASRLM informed the house that they have received the NPA list and SHG linked saving account details from CBI & AGVB only and they have shared the list with District and Blocks' officials to follow up the NPA recovery drive. They have identified 2613 accounts from the portal, out of which 444 NPA accounts are from NRLM. Of these, 213 borrowers have started repayment and Rs. 28 lacs have been recovered till date. He requested the remaining banks to provide the NPA list to them.

**(Action point- All Banks)**

Representative from ASRLM requested all the Banks to dispose off the SHG loan proposals that ASRLM sent on 9<sup>th</sup> Sept'19 to different Banks, either by sanction or rejection but should not be kept pending at the branches.

**(Action point- All Banks)**

In **KCC**, CGM, NABARD said that APEX and AGVB banks have not played their part in making the proper flow of credit to agricultural farmers (especially short-term crop loans) which is unethical, given the basic principle of establishing these Banks. He urged the APEX and AGVB banks to strategise an actionable plan on improving KCC and PMFBY and submit it to SLBC with a copy to NABARD. CGM, NABARD also pointed out that out of 52% achievement in ACP Agriculture sector, achievement in Crop loan is only 24.8% which is very dismal.

**(Action point- APEX and AGVB)**

CGM, NABARD also reminded the Banks that they can utilise **Financial Inclusion Fund** which is available in NABARD for arranging grassroots level programmes to sensitise the people about Financial Inclusion. He was confident that Banks in collaboration with Government Line Departments like Agricultural Development Officers

can greatly enhance the KCC performance in the State. Shri. Shyam Jaganathan, Commissioner & Secretary, Finance, Government Of Assam suggested that by clubbing **Promotional Fund** available in Agricultural Department, Government of Assam and Financial Inclusion Fund available in NABARD together for Financial Inclusion sensitisation programmes, various Agricultural Credit Motivational Campaigns can also be promoted. For crops covered under PMFBY, CGM, NABARD also stated that Notifications of the Crops and the benefits given by the Government of India are to be properly displayed inside the Branch premises.

**(Action point- Dept. of Agriculture)**

On the issue of **Data integrity and sanctity**, AGM, SBI, SLBC, emphasised on the timely data extraction, collection, collation and submission to the respective LDMs by the Banks before conducting any Block level BLBC meeting and District level DCC/DLRC meetings. He also informed that as per decision taken in the Special Subcommittee meeting, the mandatory data scrutiny has to be done by a senior authority of the Bank before any data submission to the SLBC. RD, RBI also reminded the house that the data integrity is very important since all decisions are based on the data submitted by the Banks. **(Action point- Controlling Heads of the Banks)**

In **PMEGP**, the Director, KVIC raised the issue of 1469 pending PMEGP loan applications. He requested the Banking fraternity to clear it off and whatever the reasons may be, it should be conveyed to the agencies and applicants. He reminded the Banks that the **100-Days Mandate** of Government of India on PMEGP will end on 15<sup>th</sup> Oct'19. He requested the DICs, Line Departments and Banks to make best use of the relaxation accorded under this mandate of Government. He informed the house that under the revised guidelines for **2<sup>nd</sup> Loan under PMEGP**, the strict ITR requirement has also been relaxed.

Another issue related to PMEGP loans, is of **Referred Back Cases** of 262 loan applications of Rs. 2 crore 43 lacs, lying in the Banks which has already been sanctioned by the Banks themselves but not disbursed because of some technical hitch also needs to be looked into. He suggested that the KVIC and line departments to conduct some video conferences after receiving instructions from RBI over the issue of NIL performance of some Banks in PMEGP, an important Prime Minister flagship programme.

**(Action point- Banks with NIL performance in PMEGP)**

Banks have been advised to achieve the target of PMEGP by Dec, 2019. Underperforming Banks in Government sponsored schemes are required to explain reasons for poor performance with a road map to achieve the targets. NULM had sent pending applications to banks on 17.07.2019. Banks are required to advise their operating functionaries for extending the NULM benefits to the borrowers with good track record.

**(Action point- All Banks)**

In PMEGP, in districts where the NPA/overdue level is above 50% and PMEGP loans are not picking up, meetings with DIC, DC, LDM & affected Banks are required to be convened by DCs latest by 31<sup>st</sup> October 2019 to find out suitable solution for promotion of PMEGP.

**(Action point- DIC, DC, LDM & Underperforming Banks in PMEGP)**

AGM, SBI, SLBC also put forward certain points emerged in the Sub-committee meeting with regard to **agricultural sector**. In Annual Credit Plan (ACP), in 21 districts where the ACP Achievement in agricultural sector is less than 10%, DC, DDM, LDM and operating Banks should adopt a coordinated and collaborative approach. Close monitoring of the quarterly data of the Banks' achievement in crop loan of each individual Bank is to be done in the DCC Meetings.

Even though the collateral for KCC loans for amounts upto Rs.1.60 lacs has been relaxed, the submission of proof of land records has not been dispensed with. The State Government is requested to bring out other alternative method to promote KCC loans with ticket sizes between Rs. 50,000/- to 1,60,000/-.

NABARD was to circulate the guidelines and coordinate in the districts to promote Agri Clinic Agri Business Centre and Agri Marketing Infrastructure. List of identified applicants in each activity may be shared with the Banks by the Government Departments and NABARD to establish a monitorable Action Plan. Scope for promotion of resource specific production may also be identified by the District Administration in collaboration with NABARD and Line Departments and a necessary Action Plan may be submitted to SLBC and Banks to pursue it. Thus, credit uptake can be assisted by the Line Departments and NABARD in various ways.

**(Action point- LDMs, DCs, NABARD & Line Dept.)**

CGM, NABARD on his part, informed the house that there is a huge potential in dairy sector in Assam, which Banks need to mobilise. He informed the house that for those loans sanctioned under the Dairy Entrepreneurship Development Scheme, the reserve subsidy can be claimed through online mode. He also informed the house that 44.4% subsidy is provided for Northeast in Agri Clinic Agri Business. The **Area Development Scheme** of NABARD has been shared with all the Banks. **(Action point- LDMs, DCs, NABARD & Line Dept.)**

As per suggestion of the Subcommittee meeting, since there are huge pending cases of subsidy claims in **Assam Farmers Incentive Scheme (AFIS)** lying with the Nodal Bank and the scheme is well appreciated by the public at large, SLBC may take up the matter to the State Government to extend the AFIS scheme **till March 2020**. Banks are advised to share the Photographs of Felicitation programme with SLBC.

**(Action point- All Banks & SLBC)**

As per the decision taken in the Subcommittee meeting, a portal owned by MSME- DI for registration of MSME units, may be linked with SLBC portal, so that information on the upcoming units may be available for the Banks to promote MSME loans. The details of the Nodal officers shall also be made available in website maintained by Commissioners' office of MSME, Government of Assam.

In areas of **housing loan**, it was suggested that liberalising the approval channels for housing loan projects particularly the approval from DC required for each sale and purchase, may be considered. Transparency and time discipline is required in RERA approval to augment bank credit in housing projects. In the recently launched **Aponar Apun Ghar Scheme, 2019**, a resident in Assam who wants to avail a home loan up-to Rs. 40 lacs against the purchase of his/her first home, can enjoy subsidy upto a maximum of Rs. 2.50 lacs. So relaxing the norms can greatly help in reaping the benefits of these government schemes. SLBC needs to write a letter to the Government of Assam in this regard.

**Digitisation:** As per the direction of RBI, a special Sub-committee on Digitisation was to be formed. AGM, SBI, SLBC proposed to rename the Technical Sub-committee as **Sub-committee on Digitisation**. However the existing Technical Sub-committee looked into various steps taken for the promotion of digital banking. Banks have been asked to prepare a list of branches with **less than 2 MBPS** speed and of the areas where connectivity issue prevails, and submit the list to BSNL and Department of Telecommunication (DoT) within a period of 15 days from the date of SLBC. Thereafter, the DoT shall submit the report to SLBC for suitable resolution/availability of required Bandwidth in the reported areas. **(Action point- All Banks)**

Banks shall instruct their CSPs to submit a report on the availability of network in form of 2G/3G/4G at their locations and the villages covered by them, within a period of 15 days from date of SLBC. The same may be examined by DoT to find a suitable resolution to the connectivity issues. **(Action point- All Banks)**

Since majority of the uncovered villages belong to Dima Hasao and Karbi Anglong, a detailed report may be made by the Banks operating there. IPPB also has to take up the promotion of PMJJBY, PMSBY, and APY as they are directly operational in 3242 centres. As informed by DoT, Assam, under the Bharat Net Project, Bharat Broadband Network project has been extended to 1622 Gram Panchayats, where they are connected with optical fibres. The activation of CSPs in those centres may be undertaken by the Banks. As per the advice of RBI it was suggested that to promote digital payment awareness, the FLCs may be conducted and NABARD may consider for allocation of funds for these camps. The RSETIs may also be advised to dedicate one session for digital transaction education to the participants. **(Action point- All RSETIs)**

As per the suggestion of RBI, Baksa District in Assam has been identified as the targeted district to be made 100% digitally enabled within a time frame of one year. In this regard, SLBC has circulated an EXCEL format for submission of data by the Banks to draw a roadmap to achieve 100% digitization. The data submission should be completed by 15<sup>th</sup> October 2019. **(Action point- All Banks)**

The format to assess the digital transaction to the total transaction in identified districts is circulated to all the banks. The same should be reverted to SLBC latest by 15<sup>th</sup> October 2019. **(Action point- All Banks)**

NABARD informed the house that they have taken up a pilot project in Nalbari District for digitisation of SHGs-900 mega credit camps with overwhelming response from the Banks. Government of India have encouraged the NABARD to extend the pilot project to Barpeta and Baksa Districts as well. NABARD therefore requested the Banks to extend their support in such initiatives.

On the issue of **NPA**, as discussed in the Sub-committee meeting, NPA in Priority Sector Advances, the help of LDMs may be leveraged by the Banks. In case of Bakijai, all the LDMs have been advised to support the Banks in recovery drives and to collaborate with District authorities. The Banks were requested to submit the data on NPA in Government Sponsored Schemes and write off figures for last three years under different sectors.

**(Action point- All Banks)**

As informed by the Banks, in Pathsala and Sivsagar Circles, the SDOs have issued instructions not to entertain any recovery in the Bakijai cases. **(Action point- Govt. of Assam)**

On the issue of **Natural Calamities**, unless the Government declares or issues notification on this issue, Banks cannot do anything proactive. Secretary, Department of Agriculture informed the house that there is already in place, a provision for interest moratorium for the loanees in such flood affected areas as per the RBI guidelines on natural calamities. He stated that concerned District Commissioner has to take a call in declaring or issuing notifications on such affected areas. **(Action point- LDMs and District Administration)**

Shri. Satyabrata Mishra, AGM, SBI, SLBC declared the **Uniform Banking Hours** as per IBA for the State of Assam to be from **10:00 am to 4:00 pm**, which had also been proposed and approved by all the Lead District Managers in Assam.

Finally, **Shri. Mihir Das**, AGM, SBI, SLBC Assam concluded the Sept'19 quarter SLBC meeting with a vote of thanks.

**LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING  
FOR JUNE, 2019 QUARTER HELD ON 26.09.2019  
VENUE: ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA**

**(A) RBI, NABARD, SIDBI, HUDCO etc. :**

SI No.	Representative	Designation	Organisation
1	Shri. Manoranjan Dash	Regional Director	RBI, Guwahati
2	Shri. S S Saha	Chief General Manager	NABARD
3	Smt. Binita Topno	DGM	RBI
4	Shri Bhaskar Manta	AGM	NABARD
5	Shri Anil Kapoor	AGM	SIDBI
6	Shri Subhash Ghosh	AGM	HUDCO

**(B) State & Central Govt. officials :**

SI No.	Official	Designation	Organisation
1	Smt. Eva Deka	Director	IF Dept., GoA
2	Shri Surya Mukherjee	Project Manager, DBY CELL	IF Dept., GoA
3	Shri Kailash Karthik	Jt. Secy, Finance	Dept. of Finance, GoA
4	Dr. Sashiram Malakar	Dy. Director	AH& Vety Dept., GoA
5	Shri Dipankar Boruah	SPM-FI	ASRLM
6	Dr. Himadri Konch	Coo-prog	ASRLM
7	Shri Shantanu Choudhury	ADT	BSNL
8	Shri Subash Chandra Agarwal	Gen Manager	BSNL
9	Shri V T Asokan	Regional Officer	Coir Board, SRO, Ghy
10	Shri santanu Kargupta	UDA	Directorate of CAD, Assam
11	Shri safar Ali	LDA	Directorate of CAD, Assam
12	Shri Ashok Yadav	MO	DMI, GoI
13	Shri Atul Kumar Dwivedi	Marketing Officer	DMI, GoI
14	Shri Pradeep Kumar	Director(Term)	DoT, GoI
15	Shri Amit Kumar	ADET(R)	DoT, GoI
16	Shri R Gogoi ACS	Jt. Secy.	Elementary Education, GoA
17	Shri Pankaj Phukan	SRO	Finance (IF)
18	Shri Bipul Das	Addl. Director I&C	GoA
19	Shri K.L Baishya	JD, I&C	GoA
20	Shri Umananda Doley	Secy.	Ind & Commerce, GoA
21	Dr. Sukamal Deb	Director	KVIC, Ghy
22	Shri S K Das	Asst. Director	MSME, Dev Inst., Ghy
23	Shri Gaurav Borkakoty	TA NHB	NHB
24	Shri Debasish K Baruah	State Project Mgr	NULM

### (C) Banks:

SI No.	Banks	Official	Designation
1	<b>AGVB</b>	Shri A Das	GM
2	<b>AGVB</b>	Shri Upendra Sabar	Chairman
3	<b>ALB</b>	Shri S K Narjary	CM-Circle Ops.
4	<b>ANB</b>	Shri Shashi Kant	Sr. BM
5	<b>APEX</b>	Shri Dipak Boro	Acctt.
6	<b>AXIS</b>	Smt. Diptabhanu Satpathy	State Head Govt. Business
7	<b>AXIS</b>	Shri Sujan Roy	Manager
8	<b>AXIS</b>	Shri Shrikanta Das	SM
9	<b>BAND</b>	Shri Abhay Kumar	DVP
10	<b>BOB</b>	Shri G K Das	SM
11	<b>BOB</b>	Shri Sonam T Bhutia	DGM&RM
12	<b>BOI</b>	Shri Mrinal Ghosh	AGM/DZM
13	<b>BOM</b>	Shri K Manikandan	CM
14	<b>CAN</b>	Shri Vikash Kumar	AEO
15	<b>CAN</b>	Shri Subrata Maity	AGM
16	<b>CBI</b>	Shri Vikash Kumar Ranjan	Manager
17	<b>CBI</b>	Smt. Nilanjana Choudhury	SM
18	<b>CBI</b>	Satish Agarwal	SRM/DGM
19	<b>ESAF</b>	Shri A Aziz	Senior Officer
20	<b>ESAF</b>	Shri K Gikhangam	Sales Officer
21	<b>FED</b>	Somnath Karmakar	Quality &S upport Officer
22	<b>HDFC</b>	Shri Dipankar Talukdar	CH-RBB
23	<b>ICICI</b>	Shri Bhaskar Sharma	Regional Head
24	<b>ICICI</b>	Shri Saumar Sonowal	AGM, RH
25	<b>IDBI</b>	Shri Amarjyoti Kalita	AGM
26	<b>IND</b>	Shri Tanmoy Dey Sankar	AGM/ZM
27	<b>INDUS</b>	Shri Sekhar Choudhury	Manager
28	<b>IOB</b>	Shri Ashok Kumar Mohapatra	AGM
29	<b>IOB</b>	Shri Alakesh Bhuyan	AM
30	<b>IPPB</b>	Shri Biraj Deka	CM-Circle Ops.
31	<b>JSF</b>	Shri Krishnendu Mazumder	Associate VP/BH
32	<b>KBL</b>	Shri Suraj Kumar Tiwary	SBM
33	<b>KMB</b>	Shri Milan Sarma	CM
34	<b>NESFB</b>	Shri Chandan Pathak	Zonal Head
35	<b>OBC</b>	Shri A S Somayo	Sr Manager
36	<b>PNB</b>	Shri Bishworjit Ningthoujam	SM
37	<b>PNB</b>	Shri Nabaghan Khatai	AGM
38	<b>PSB</b>	Shri N C Das	ZM
39	<b>SIB</b>	Smt. Hatneihoi Khongsai	AM
40	<b>SYN</b>	Shri K P Singh	Manager
41	<b>SYN</b>	Shri Bibhu Bhusan Pradhan	RM



42	<b>UBI</b>	Shri Biswajit Dutta Gupta	Manager
43	<b>UBI</b>	Shri Prabin Kumar Tah	DGM&CRM
44	<b>UCO</b>	Shri Pratik Poddan	SM
45	<b>UCO</b>	Shri Sudip Dhar	CM & DZH
46	<b>UJJ</b>	Shri Manomoy Das	Regional Manager
47	<b>UJJ</b>	Shri M Karmakar	Area manager
48	<b>UNI</b>	Shri Barun Kumar	DGM/RH
49	<b>UNI</b>	Shri Amrit Jyoti Boruah	SM
50	<b>YES</b>	Shri Dibyendu Majumdar	VP

#### **D) Convenor Bank :**

<b>SI No.</b>	<b>Official</b>	<b>Designation</b>	<b>Banks</b>
1	Sri Sudhir Kumar Sharma	GM, NW-I	SBI
2	Sri Susant Kumar Sahoo	DGM (SLBC)	SBI
3	Sri Prithwijit Das	DGM	SBI
4	Sri Satyabrata Mishra	AGM (SLBC)	SBI
5	Sri D Dutta	AGM	SBI
6	Sri C S Voha	AGM	SBI
7	Ms. Anita Nagaholi	CM (SLBC)	SBI
8	Sri. Laishram Khogen Singh	DY. Manager (SLBC)	SBI
9	Sri Sanen Hasnu	DY. Manager (SLBC)	SBI
10	Sri Govind Sharma	DY. Manager (SLBC)	SBI
11	Smt. Mitali Das	Asst. Manager (SLBC)	SBI
13	Sri Debasish Sarmah	Tech Officer	NIC