

STATE LEVEL BANKERS' COMMITTEE, ASSAM
MINUTES OF THE MEETING FOR THE QUARTER ENDED MARCH, 2011
HELD AT NEDFi-BUILDING, GUWAHATI, ON 07-06-2011

The State Level Bankers' Committee meeting for the State of Assam for the quarter ended 31st March'2011 was held on 7th June' 2011 in the Conference Hall of NEDFi House, Dispur, Guwahati -6. The meeting was chaired by Shri P K Chowdhary, IAS, Addl. Chief Secretary, Govt. of Assam and attended by other senior officials of Banks, NABARD, Financial Institutions and Govt. Line Departments. The list of participants is enclosed.

2. At the outset, Shri R R Haldar, AGM, SBI greeted all the participants with a warm welcome and requested all to have a very meaningful discussion. Shri Haldar then requested Shri R K Garg, Chief General Manager, SBI to deliver his inaugural address, on behalf of Convenor Bank.

3. **Shri R K Garg**, CGM, SBI in his opening address welcomed all the participants. He then depicted a clear picture of banks' collective performance during the quarter and particularly mentioned the following areas:

- ❖ The C D Ratio of the State has gone down from 43.63% to 39.71%. This was mainly due to bulk government deposits to the tune of around 5000 Cr. received during the last 15 days period of the financial year resulting in an adverse effect on C D Ratio of the State as the figures as on 31st March of the financial year are taken to arrive at the C D Ratio.
- ❖ He expressed concern about the low performance by various banks against targets allotted during last year under Annual Credit Plan. In particular under agriculture sector and crop loan, the achievements were 67% and 48% respectively, which showed a very dismal picture.
- ❖ He expressed happiness that substantial growth had taken place in the State in respect of micro credit and credit linkage to SHGs during the year.
- ❖ Regarding Financial Inclusion, only 2 banks ie. SBI & AGVB had achieved their targets in covering villages above 2000 population. Other Banks had not submitted their data. Banks have targets for 2011-12 also that need to be achieved on a war footing. In the next step, banks have to cover all villages having population more than 1000 but below 2000. As such, the Banks should be prepared for this.
- ❖ For FLCC, 56 centres have been identified by Govt. of India. We have to organize FLCC camps and set up FLCC centres to educate the villagers who are being cheated by unscrupulous organizations.

- ❖ RSETI – 27 RSETIs have been allotted to different banks, some of which have been opened.
- ❖ There are 2 unbanked blocks in Assam, one is Jamadarhat Block in Dhubri district allotted to Allhabad Bank and the other one is Socheng Block in Karbi Anglong Block allotted to LDRB, which is going to be opened in Sept'11.
- ❖ Branch expansion – 31 branches were opened by all banks during March'11 quarter out of which 13 were in rural and 7 were in semi – urban areas.

4. Smt. S Marandi, Regional Director, RBI while supporting CGM, SBI, said that for provision of desirable banking services there was a long way to go in Assam. In her remarks, she highlighted the following points:

- ❖ State Government should provide infrastructure so that banking industry in the State could expand.
- ❖ Recently, it has been revealed that some unscrupulous financial companies have cheated common people. Lot of people, particularly the tea garden labourers lost their hard earned money. This has to be stopped. It was in this context that Financial Inclusion was required to be implemented immediately.
- ❖ The villagers need small loans. They do not want big loans. Banks could provide small loans to them and strengthen their credit portfolio.

5. Sri A K Srivastava, Chief General Manager, NABARD in his remarks stated the following points:

- ❖ The Ministry of Agriculture, Govt. of India had decided to bring in Green Revolution in Eastern India. Secretary, Ministry of Agriculture, Govt. of India was scheduled to have a meeting at Guwahati shortly in this regard. They have identified certain areas where JLGs and BC model services could be utilized for providing agricultural investment in the State to bring in a 2nd green revolution. This matter should be given top priority.
- ❖ Regarding Financial Inclusion, he expressed happiness in certain areas particularly regarding the opening of FLCCs. 5 FLCCs have already been opened out of which NABARD has been approached for financial support for 2 FLCCs. One such proposal has been cleared for Union Bank of India and the other one will be released shortly.
- ❖ Assam stood amongst the top 3 in implementing Govt. of India sponsored schemes like dairy and piggery. Around 700 employment opportunities have been generated through these programmes in the State.

- ❖ The data available with NABARD shows that there are 1101 Nos. of Farmers Clubs covering almost all of the 25,600 villages of the State. These Farmers Clubs are an important link between the formal banking channel and the grass root level and need to be encouraged.

6. Sri P. K. Chowdhary, IAS, Addl. Chief Secretary, GoA and Chairman of the meeting welcomed all the participants to the meeting and expressed his pleasure in attending the meeting. He then highlighted the following aspects:

- ❖ The total credit package in Assam needs to be increased. SLBC is an important forum not only to increase the existing package but for launching better packages in the future. It is for this purpose that the presence of senior officials both from banks as well as from Govt. departments are required in SLBC meetings.
- ❖ He reiterated the importance of the C D Ratio as it was a measure of the credit given against deposits received. He however mentioned that in general perception an increase in C D Ratio was associated with an increase of credit even though C D Ratio would increase if only the deposits decreased. As such there was a need for additional parameters that would reflect on the credit performance of the different banks and districts to make effective comparison of their credit achievements.
- ❖ Although there have been lot of discussion earlier and different measures taken, the agriculture lending particularly through KCC has not been picking up. There must be some lacunae somewhere. Otherwise it is not understandable that out of 30 lacs farmers in the State, only 8 lacs farmers could be covered over a period of 10 years.
- ❖ He mentioned that from the agenda papers circulated it was seen that under different schemes some banks were performing well while others were not. A collective position of a bank in respect of different schemes was not available. He requested the SLBC to consider adopting some kind of an index so that the performers and the non-performers could be clearly identified.
- ❖ He mentioned that banks were performing better in schemes having beneficiaries in groups like SHGs rather than in individual beneficiary schemes. He felt that there was a need to capitalise more on this trend.
- ❖ He felt that schemes such as RSETI and FLCC, contributed significantly in making the banks' finance more stable and secure and should be given special attention by the banks. Banks should be proactive in

chasing up with the govt. departments to ensure that these schemes are implemented smoothly.

The Chairman then requested the Sri T. Das, DGM (RB), SBI to initiate discussion on the action points and agenda items of the meeting.

6. Adoption of Minutes

DGM (RB), SBI then advised the house that since no request for any amendment had come up in respect of the minutes of last meeting for Dec'10 qtr. held on 08.03.2011, the house may take it as granted and the house agreed to this effect.

7. Follow up action on the decisions of the previous meeting

Action Point No. 1

Absence of Banks' representatives in SLBC meeting

The house observed that some banks and govt. departments were absent in the meeting. The Director (Development), Ministry of Finance, GOI then requested Convenor Bank to send the list of defaulter banks to them for necessary action.

Action points No 2 & 3, Agenda No. 4

Agriculture Lending : Crop Loans/KCC

The Chairman said that the performance in respect of issuance of KCC cards and crop loans through them was a major cause of worry in the State and the position needed to be improved at the earliest. He requested the Agri Production Commissioner, GoA to give his views on the matter. The Agri Production Commissioner, GoA stated that in the last three years the State had made good progress in agricultural production, which increased by 16%. He added that if adequate cooperation had been received from the banks this progress would have been much better. He mentioned that 23 lacs of the total 28 lacs farmer families in the State belonged to the small and marginal farmers category and most of them were at present borrowing money in the market at exorbitant rates. KCC could immensely benefit this category of farmers. He referred to the data provided in the background paper of the current meeting, which showed that 8 lacs cards had been issued. He mentioned that these were not valid cards and the number of valid cards was only 2.5 lacs since cards issued prior to last 3 years were not valid. He added that out of 28 lacs farmer families in the State, only 2.5 lacs farmers were benefited by Banks, which included 1 lac farmers benefited under KCC.

The DGM, SBI thereafter mentioned that when a KCC is issued, a limit is given and loan is extended within the limit. If one season is over and repayment of old loan made, a fresh loan is provided within the overall limit. Since the validity period of the document is 3 years, the validity of cards is

also extended automatically. The problem of non-funding through KCC arose only in case of the defaulting borrowers. The GoI representative however pointed out that since NPA of total Agri Loans in the State was 5%, the default of loan could not be a major cause for non-funding through KCC. The APC, GoA mentioned that banks were asking for land holding certificates for issuing KCC, whereas there were clear instructions that this was not required for loans up to Rs. 50,000/-. He added that though the Banks had also circulated these instructions to all but many officials down the line appeared not to be aware of it. It was decided that further efforts were required to create greater awareness.

The Chairman thereafter wanted to know the reasons why more number of KCC could not be issued inspite of decisions for the same being taken in a number of previous SLBC meetings. He wanted to know whether it was due to a problem of identification, a lack of proposals, a lack of interest on the part of farmers or a lack of action on the part of the banks. Some banks suggested that the sponsoring of proposals were not adequate. To this the APC, GoA replied that his department had sponsored 8.17 lacs applications out of which 4.17 lacs applications were sanctioned and remaining 4 lacs application were pending with the banks. The Chairman at this stage suggested that it was necessary to know the real reasons for low performance in issuance of KCC through a pilot study in a selected area. The house thereafter decided to take up a pilot project to survey an area comprising 10 villages during the Kharif season. UBI was entrusted with the job, selecting any 10 villages of their choice. The survey would cover all the farmers in those villages having KCC, the number of defaulters and the number of farmers who have not availed KCC but are interested to avail KCC or are not interested to avail KCC. The cut off date to submit the report was given as 30th June'2011. In this connection, UBI was asked to take the help of Agri Deptt, GoA and NABARD as required.

Action Point No. 4 & Agenda No. 3

C D Ratio

The DGM, SBI informed the house that the meeting of the sub-committee, constituted in last SLBC meeting, was held on 28.05.2011. The draft report was ready but the final report could not be prepared, as some data were not received. The Chairman then asked him to submit the final report in the next SLBC meeting.

Action Point No 5 & Agenda No. 5

Annual Credit Plan 2010-11

The Chairman wanted to know the basis on which the Annual Credit Plans were prepared. The CGM, NABARD mentioned that the Annual Credit Plans were prepared based on demands from the bottom level. At the district level, District Credit Plans were prepared according to the needs of district

and approved in the DCC meeting. Then the DCPs were collated at the State level. Moreover, Govt. policy guidelines (Sector-wise) were also taken into consideration at the top level while preparing the final ACP of the State. The Director (Dev), GoI stated that Govt. of India had fixed the target for agriculture lending as Rs. 4,75,000 Cr. for 2011-12 for the entire nation. The target for Assam was Rs1801 Cr., which was only 0.33%. The ACP target fixed by SLBC for Assam was substantially low, which needed to be increased. The crop loan target should be 60% of total Agri Loans target. The target for Industry and Services should be 20% more over last year's achievement. The house then suggested that the representatives of the Convenor bank, NABARD and Institutional Finance Deptt, GoA should sit together and revise the ACP for 2011-12 suitably.

With regard to the performance under Annual Credit Plan 2010-11, the Chairman mentioned that as per the data provided in the booklet the performance in the Agri sector was not very satisfactory. Some banks had very low performances. When UCO Bank was asked for the reasons for their poor performance they related it to cleaning of system generated NPAs and mentioned that their NPA percentage was 20%. The Chairman mentioned that NPA % being high did not mean that the bank should not sanction new loans. Central Bank of India informed that due to shortage of manpower, their performance was not good last year. However, this had been taken care of as new recruitment had taken place and they would perform better this year. Canara Bank and Union Bank of India also elaborated on the problems that resulted in poor performance. Chairman requested all the banks to achieve the targets given to them. He appreciated the problem of recovery mentioned by the banks and stated that bakijai cases should be filed wherever necessary.

The Chairman stated that from the records it appeared that the DCC meeting were not being held regularly at the district level. He expressed his serious concern over the matter. As DCC meetings were very important for facilitating credit flow in the districts these meetings should be held regularly in each quarter. He requested that all LDMs should be advised accordingly. From govt. level, he requested the DIF, GoA to inform all the DCs on similar lines.

Action Point no. 6 a) & 8: Agenda No. 6
Credit to MSME : PMEGP

The house reviewed the performance of MSME during the quarter ended March'11. The growth of 6% in Micro, 11% in Small and 6% in Medium sector was not found to be satisfactory. The targeted increase of growth should be at least 20%. The House then reviewed the performance under PMEGP Scheme during the year 2010-11 which was found to be good. Chairman thereafter asked the representative from KVIC whether the cut off date for disbursement of PMEGP loans meant for 2010-11 had been extended. He

replied in negative. The KVIC representative then informed the house that they had got a feed back that some branches of some banks had delayed or even stopped further disbursement of loans after the disbursement of 1st instalment even after receiving the subsidy amount. This was a serious matter as the purpose of the scheme would be defeated if the unit could not function properly for want of further disbursement of loan. The representatives of various banks then asked him to furnish the specific details of such units to the respective controllers of the banks, so that effective steps could be taken. The KVIC representative agreed to send the same.

The KVIC representative informed the house that despite repeated requests the private sector banks were not participating in implementing the PMEGP scheme in the State. The Chairman observed that when banks set up their branches in the State, they had an obligation to participate in the Govt. sponsored schemes especially the priority sector schemes. He said if they did not then the matter should be referred to RBI for taking appropriate action.

The Chairman mentioned that the State Govt. had given a lot of emphasis on employment through this sector. He accordingly requested all banks to increase their activity in this sector.

Action Point no. 6 b)
Mid Term Review

The DGM, SBI, informed the house that the mid-term review in between two SLBC meetings was problematic, as Banks were not submitting their data regularly even for the quarterly SLBC meetings in time. The Chairman then suggested that quantitative review was not required and only a qualitative review should be done to ensure interalia that decisions taken in the SLBC meeting are acted upon timely. This could be done by the convenor bank, if required, in a sitting with NABARD and DIF, GoA.

Action Point no. 9 : Agenda No. 8
Financial Inclusion: Coverage of villages with population above 2000

a) The house reviewed the performance of 11 districts identified for 100% financial inclusion and observed that barring Barpeta & Golaghat districts all other districts were lagging behind their targets. Nagaon was the lowest achiever with 69% financial inclusion although their status as on March'11 had not been received.

b) In regard to coverage of villages having population above 2000 by March'12, the house observed that only 2 banks, ie. SBI, & AGVB, had achieved their targets. UCO Bank representative informed that since no column was provided in the SLBC format for such data, they could not submit their data. The house then advised him to update the data provided in the background paper of the last meeting, if necessary by enclosing an

extra sheet along with format. UCO Bank then informed that they had covered 42 villages. UBI informed that due to the delay in appointment of BCs, they could not perform well. However now since the problem was over, they would cover their allotted villages in the next year. CBI informed that they had covered 51 villages against their target for both 2010-11 & 2011-12.

The DGM, SBI informed the house that SLBC has got instructions from Govt. of India to cover all the villages in the State having population above 1000 and below 2000 also under Financial Inclusion in the next step. He added that allotment of such villages to various banks would be advised shortly.

Action Point no. 10 a)

ISHUP

The representative from National Housing Bank informed that no status under this scheme had been furnished in the background paper of the current meeting. The DGM, SBI replied that data under the scheme were not available. It also appeared that there were no takers under the scheme in the State. The Chairman then wanted to know whether the scheme had been implemented in any other part of the country. DGM, SBI informed that as per his information the scheme had been implemented only in Andhra Pradesh and Maharastra but with some modifications. The Chairman then asked the representative of NHB to find out details of these modifications in the scheme and place a revised scheme in the next SLBC meeting.

Action Point no. 11 : Agenda 11

RSETI

The house observed that 7 RSETIs and 1 RUDSETI had been opened in the State. The main problem was non-allotment of land by the government. The Chairman then asked the representative from P&RD Deptt., GoA as to why 15 out of 27 RSETIs were not allotted land. The representative replied that they had written to DCs of all concerned districts and in some districts allotment was done, but some DCs informed that government land was not available in their district. He submitted a list of such districts in the house. Revenue Deptt, GoA representative then advised that if the matter was referred to them, they could help. The Chairman then asked Revenue Deptt. to take up the matter with the concerned DCs immediately as this was an important scheme that needed to be made operational at the earliest.

Action Point no. 12

FLCC

SBI informed that they had advised all the LDMs of the 6 districts where they have lead bank responsibilities, to organize at least one FLCC camp every month. UBI and UCO bank informed that they had set up 8 & 6 FLCC centres

respectively. The house then requested that the remaining districts should also be covered at the earliest.

Action Point no. 13 : Agenda No. 10
Unbanked Blocks

There are 2 unbanked blocks in the State. One is the Socheng Block in Karbi Anglong District where LDRB has planned to open a branch in Sept. 2011. The other is the Jamadarhat Block in Dhubri district. Since Allahabad bank had shifted out their branch out of this block leaving it unbanked, they were advised to shift their branch back to the block. ALB informed that the branch was shifted out of the block due to heavy floods with the permission of RBI and now they were not interested to shift back. A lot of discussion took place in the matter. Then the house resolved and advised the bank either to shift back their branch or arrange to open a new branch thereat. In the event the block continues to be unbanked, the matter should be referred to RBI to take up with the top authorities of the Allahabad bank.

Action Point no. 14 : Agenda No. 13
Agriculture Insurance Scheme

The representative of Agri. Insurance Corpn. Ltd. appraised the house that crop insurance in the State had gone down for the last Rabi season. In particular the SBI, AGVB and ACAB had lower coverage and Canara bank had nil coverage. The concerned banks' representative however replied that insurance coverage for their crop loans had been taken and it was likely that data with the Insurance Co. was not updated. The house then requested all the banks to check their data and reconcile it with the Insurance Co.

Action Point no. 16
Updation of Land Record

A lot of discussion took place under this action point. The representative from Revenue Deptt., GoA appraised the house that updation of land records had been done up to the year 2005. In the next step, these would be scanned and computerized. But due to lack of manpower and other problems, the process had not picked up. The Chairman then suggested making a list of all documents up to 2006 first, so that pending computerisation the banks' lawyers were able to verify the records.

Action Point no. 17
Income certificate for Education Loan

The representative from Education Deptt., GoA informed the house that since Revenue Circle Officer had been issuing income certificate in all other cases, it had been decided to identify him/her as appropriate authority to

issue income certificate for education loan under EWS scheme also. The house then advised him to provide a copy of the notification to convenor bank for circulation to all banks.

Agenda No. 9

Credit Flow to Minority Communities

In the last SLBC meeting the matter was discussed and concerned department of GoA was asked to furnish their data in the next meeting. But no response has been received from the concerned department in the current meeting also. The house noted the matter with concern. Chairman requested the DIF, GoA to bring this matter to the notice of the appropriate levels in the state government so that the important issue of credit flow to Minority Communities can be discussed in the SLBC meeting.

Agenda No. 15

Promotion JLGs/SHGs

The CGM, NABARD informed that they had been providing a lot of funds for the training and promotion of JLGs and other agencies such as NGOs. He called for suggestions from the banks regarding such training and promotion and offered help wherever required. He informed that the JLGs had made good progress in the State so far. 8449 JLGs had been formed during a period of 1 & 1/2 years and the feeling at the national level was that JLGs were fast catching up with SHGs.

The meeting ended with a vote of thanks by AGM (LB&RRB), SBI to the chair.

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Action Points that emerged in the SLBC meeting dated 07.06.2011

No.	Action to be taken	Action by
1.	List of absentee banks in SLBC meeting to be sent to Director (Dev), MoF, GoI for necessary action.	Convenor Bank.
2.	Agriculture lending in the State should be increased.	All Banks.
3.	KCC/Crop loans sanction and disbursement should be major thrust area. Liberalised norms for issuance of KCC should be adhered to.	All Banks
4.	Pilot project to survey 10 villages regarding KCC loans to be taken up.	UBI
5.	a) Credit portfolio of banks needs to be increased to improve the C D Ratio of the State. b) Final report of the sub-committee on C D Ratio held on 28.05.2011 to be placed in the next meeting.	All Banks Convenor Bank
6.	a) All Banks must achieve their target under Annual Credit Plan for 2011-12. b) Revised targets under ACP 2011-12 to be placed in the next meeting for approval.	All Banks/RBI/GoA. Convenor Bank, NABARD & GoA.
7.	DCC meetings at the district level should be held regularly.	LDMs of districts/GoA.
8.	PMEGP: Private banks must participate for implementation of PMEGP scheme in the State. KVIC is to allot targets to them also.	All private Banks & KVIC
9.	Financial Inclusion: a) Remaining 9 identified districts are to achieve 100% coverage of households under financial Inclusion. b) Banks to implement the Financial Inclusion of villages with population of above 2000 as per road map within time line. Expenditure incurred for setting up of CSP by BC will also be funded by NABARD.	LDMs of concerned districts. All Banks / NABARD
10.	ISHUP: Modified scheme is to placed in the next SLBC meeting.	NHB
11.	RSETIs are to be set up by banks as per the allotment. Revenue Deptt., GoA is to settle the matter regarding land allotment to RESTIs in the State with concerned DCs of districts.	Concerned Banks / Revenue Deptt, GoA.

12.	<p>FLCC:</p> <p>a) Banks, having lead bank responsibilities, to set up FLCC in all Lead Districts and also avail the incentives as per NABARD.</p> <p>b) FLCC camps to be organised by the respective lead banks in all the districts to increase the awareness/financial product knowledge of the villagers.</p>	Concerned Lead Banks/NABARD
13.	<p>Unbanked Blocks</p> <p>ALB & LDRB are to shift/open branch in Jamadarhat & Socheng Blocks respectively and report to convenor bank the date of coverage.</p>	ALB & LDRB
14.	<p>Banks to take insurance coverage of all their KCC/Crop loans as mandatory & reconcile their data with Agri. Insurance Co.</p>	All Banks & Ins Co.
15.	<p>Updating of land record:</p> <p>To list all the documents pertaining to land records immediately.</p>	Revenue Deptt., GOA
16.	<p>Copy of notification regarding Income Certificate for Education Loan under EWS to be supplied to Convenor bank for circulation to all member banks.</p>	Education Deptt., GOA

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LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING HELD ON 07.06.2011**(A) RBI, NABARD etc.**

1	Smt. S Marandi	Regional Director	Reserve Bank of India	Guwahati
2	Shri S C Sarkar	Asstt General Manager	..	..
3	.. A K Srivastava	Chief General Manager	NABARD	..
4	.. B Aier	Asstt General Manager	..	..

(B) State and Central Govt. Officials.

5	Shri P K Chowdhary	Addl. Chief Secretary	Govt. of Assam	Guwahati
6	.. R T Jindal	Agri Prod. Com, Agri Deptt	..	..
7	Smt. N A Hazarika	Secy, Agri. Deptt.	..	..
8	Shri S P Nandy	Secy, DIF, Finance Deptt	..	..
9	.. V K Das	Addl. Director, Industries	..	..
10	.. A Ahmed	Dy Secy, IAA Deptt.	..	..
11	.. D Dutta	Asstt. Insp. Gen Registration	..	..
12	.. P Shah	Secy, A S Comm for Minorities	..	..
13	Dr. B Lepacha	Dy Dir, AH&Vety Deptt.	..	..
14	Shri A K Nath	Jt Secy, P&RD	..	..
15	.. U K Baruah	Jt. Director, P&RD	..	..
16	.. M C Das	Sr. Research Officer, IF	..	..
17	.. D D Deka	Dy Dir, Dairy Development	..	..
18	Dr. I Haque	Asstt. Dir, Dary Dev	..	..
19	Shri P B Roy	CEO, ASFAC & JDAC, Agri	..	..
20	.. J C Pathak	Jt. Secy, Revenue	..	..
21	.. M B Roy	Regional Representative	NHB	..
22	.. S Sinha	Dir (Dev), MOF	Govt. of India	New Delhi

(C) Commercial Banks, RRBs, Co-operative Banks & Other Financial Institutions.

23	Shri T L Bhaduri	Dy General Manager	Allahabad Bank	Guwahati
24	.. K Songput	Manager	..	..
25	.. K S Raghavan	DGM/Zonal Manager	Indian Bank	..
26	.. G M Shetty	Chief Manager	..	..
27	Smt. Ruthi Phayang	Manager	ICICI Bank Ltd	..
28	Shri R Vikramaditya	Sr. Manager	..	..
29	.. T K Sreedharan	Asstt. General Manager	Canara Bank	..
30	.. R K Singh	Sr. Manager	..	..
31	.. A B Choudhury	Chief Manager	UCO Bank	..
32	.. D K Sarmah	Manager	..	..
33	Shri S N Sahu	Chairman	AGVB	..
34	.. K N Mukherjee	Asstt. General manager	Bank of Baroda	..
35	.. Rajkiran Rai G	DGM/Zonal Manager	Central Bank of India	..
36	.. S Haloi	Manager	..	..
37	.. S Mandal	Asstt. General Manager	Union Bank of India	..
38	.. R K Pradhan	Chief Manager	Indian Overseas Bank	..
39	.. P K Singh	Chief Manager	Bank of India	..
40	.. R De	DGM/ CRM	United Bank of India	..
41	.. J L Kar	Sr. Manager	..	..
42	.. B L Barooah	Chairman	LDRB	Diphu

43	„ A C Das	DGM	Syndicate Bank	Guwahati
44	„ A Sahu	Branch Head	Axis Bank	Guwahati
45	„ A K Tripathy	Sr. Br Manager	Andhra Bank	„
46	Dr. N N Goswami	Sr. Manager	Dena Bank	„
47	„ S Ganguli	Manager	„	„
48	„ P M Brahma	Sr. Manager	Bank of Maharashtra	„
49	„ R Pou	Manager	Oriental Bank of Com	„
50	„ M N Tambekar	DGM	IDBI Bank	„
51	„ K Chakraborty	AM	„	„
52	„ S Chakraborty	AM	Agri . Insurance Co.	„
53	Shri K C Behara	Regional Manager	„	„
54	„ P C Das	Director	KVIC	„
55	„ K M Deka	DGM	SIDBI, NEZO	„

(D) Convenor Bank

56	Shri R K Garg	Chief General Manager	State Bank of India	Guwahati
57	„ T Das	Dy General Manager	„	„
58	„ R R Halder	Asstt General Manager	„	„
59	„ N L Mandal	Chief Manager	„	„
60	„ N Islam	Dy Manager	„	„
61	„ P Nandi	Manager	„	„
62	„ M L Biswas	LDM, N C Hills	„	Haflong

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