

**STATE LEVEL BANKERS' COMMITTEE, ASSAM**  
**MINUTES OF THE MEETING FOR THE QUARTER ENDED MARCH, 2017**  
**HELD ON 02.06.2017**  
**AT ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended March, 2017 was held on 02<sup>nd</sup> June, 2017 in the Conference Hall of Assam Administrative Staff College, Khanapara, Guwahati with Shri Vinod Kumar Pipersenia, Chief Secretary of Assam in the chair. The meeting was attended by the senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments.

2. At the outset, Shri N.L.Mandal, AGM (LB&RRB), SBI greeted all the participants on behalf of the convener bank with a warm welcome and requested all to have a very meaningful discussion. Shri Mandal then requested Shri Om Prakash Mishra, General Manager (NW-I), SBI to deliver his inaugural address, on behalf of the Convenor Bank.

3. Sri Om Prakash Mishra, General Manager, Net Work-I, State Bank of India, N.E.Circle, in his opening address welcomed Sri V. K. Pipersenia, Chief Secretary, Assam, Sri K.K.Mittal, Additional Chief Secretary, Department of Agriculture, Govt. of Assam, Sri Pyarelal, Additional Chief Secretary, Finance, GoA, Sri Ravi Kota, Principal Secretary, Finance, Smt. Rajashree Baruah, CGM, NABARD, Sri Aridaman Kumar, DGM, RBI, officials from Govt. of Assam, NABARD, SIDBI and member Banks, to the SLBC Meeting. He stated that the last 3- 4 months of the last Fiscal Year were highly affected by demonetization and inspite of that, the CD Ratio of the state has been increased from 46.44% as on December, 2016 quarter to 47.26% as on March, 2017 quarter. The Priority Sector Advances has also increased substantially and the targets as per Annual Credit Plan have been fully achieved.

4. Shri Pipersenia, in his opening remarks, welcomed all the participants and stated that the SLBC meeting should be more purposeful and interesting for all. He said that the routine SLBC items like Agenda and Booklet will presumed to be taken as read. There are various new issues which should be discussed in the SLBC meeting and State Govt. has some issues where the support of banking fraternity is important. He said that during the demonetization period Bankers were working hard for opening of accounts in the tea garden areas and SLBC was appreciated by the State Govt. in the form of Chief Minister's Award for Excellence for this work. He then highlighted on some Govt.schemes :

i) The Chief Secretary apprised the house that already 8.00 lakh accounts have been opened in the state, but all the targets are not yet fulfilled. State Govt. has planned to develop banking habit among the tea garden workers. An incentive of Rs. 5000/- will be given by the State Govt. to tea garden workers who have received payment through Banking system. An initial payment of Rs. 2500/- will be paid to every worker who has opened a bank account and the remaining Rs.2500/- will be paid to those workers, who have received wages through bank accounts continuously for six months. Through this way Gov. wants to improve Financial Inclusion and develop Banking habit among the financially excluded communities.

**ii) Zero Interest on Crop Loans :** The State Govt. has come up with a subvention scheme for Crop Loan, whereby the interest will be paid by the State Govt.

**iii) “Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana”:** Under this scheme 1.00 lakh youth will be empowered by way of loan from the banking sector and there will be some incentives from the State Govt. Rs. 200 Cr. have been provided in the Budget for this scheme. He requested the bankers to take the challenge to achieve the target by sanctioning loan to the youth.

**iv) “ Kanaklata Mahila Sabalakaran Yojana (KAMS)”:** Govt. has provided Rs. 250 Cr. from the Budget for the scheme. He requested CGM, NABARD to give special attention to the scheme.

**v) “ Chief Minister Samagra Gramya Unnayan Yojana ( CMSGUY)” :** Under this scheme there is a target of doubling the farm income in 4 years by 2022. Rs. 2500 Cr. has been sanctioned by GoA as Subsidy to be provided to the beneficiaries. The credit for Tractor Unit is linked with this scheme. The approximate project cost will be Rs. 8.00 lakh. Under this CMSGUY, there is 70% back ended subsidy available. The Group beneficiary’s contribution as margin money is only 10%. Bank has to finance 20% of the project cost. He gave assurance to the banks for the recovery of the loan from the State Govt side. Tractors financed under CMSGUY will be hypothecated to the financing bank for a period of 6 years. The State Govt. has planned to provide 6000 Tractors during the Financial Year 2017-18. The Chief Secretary, GoA, requested all SLBC member banks to come forward to enter into an MoU with the Industries & Commerce Department, GoA on CMSGUY. He also informed that State Bank of India has already signed MoU with State Govt. on “Apon Ghar” and “Vidyalakshmi”.

**vi) “ Pradhan Mantri Awas Yojana (PMAY)” :** The Chief Secretary apprised the house that the Mission Director, PMAY-Urban, NULM will give a brief presentation on the scheme. He stated that if an individual wants to go beyond the targeted amount provided under the scheme and to take further bank loan for the same property, it is permissible. Sri Pipersenia then requested Sri Ravi Kota, Principal Secretary, Finance, GoA to give a brief overview of various schemes of the Govt. of Assam.

**5. Sri Ravi kota, Principal Secretary (Finance), GoA highlighted some salient points of various schemes:**

**i) “Swami Vivekananda Assam Youth Empowerment (SVAYEM) Yojana” :** Under the SVAYEM scheme the State Govt. will provide 20% subsidy and set up a Risk Fund to encourage to lend without hesitation of recovery issues. For this purpose Rs.200.00 Cr. for subsidy and Rs. 100.00 Cr. for Risk fund have been provisioned.

**ii) “Kanaklata Mahila Sabalakaran Yojana ( KAMS)” :** The Govt. has provided Rs.250 Cr. for the scheme.

**iii) Crop Loan :** Under zero interest Crop Loan the Govt. has provided Rs. 25 Cr. Under the scheme there is a provision of 100% Interest free for loans upto Rs.1.00 lakh and the borrower has to pay interest on loan amount above Rs. 1.00 lakh as per crop loan rate of interest.

He assured that if 60% of the target can be implemented, the CD Ratio and Priority Sector Lending will increase in next quarter.

**iv) KCC Renewal:** The performance under KCC is not up to the mark. People have taken KCC, but not renewing the same. Therefore, the Govt. has announced an incentive of Rs.3000/- for each KCC renewal and Rs. 65 Cr. has been provided in the State Budget.

**v) Incentives for Tea Garden Worker:** The State Govt. has announced an incentive of Rs. 5000/- to each tea garden workers who have opened Bank accounts and received payment through bank account. The State Govt. has provided Rs. 287 Cr. for this purpose.

Sri Ravi Kota, Principal Secretary, Finance, GoA, stated that there was a video conference with the Finance Minister and the Principal Secretary, Finance along with all the Deputy Commissioners of the Districts and Lead District Managers regarding collection of data from Tea Estates, number of accounts opened in the tea garden till 31.05.2017. All the Deputy Commissioners are to collect detailed data eg. Name, Account No. and name of the Bank with IFSC code and submit to GoA. He informed that the tea garden workers will get the 1<sup>st</sup> instalment of Rs. 2500/- for opening the Bank Account and if they continue banking transaction for six months (active accounts) will get the 2<sup>nd</sup> instalment of Rs. 2500/-. He requested all the banks to instruct all their respective Branches to coordinate with the DCs and LDMs and submit the data as early as possible, so that the State Govt. can release the fund for 1<sup>st</sup> instalment latest by 15<sup>th</sup> August, 2017.

6. Sri Pipersenia requested Sri K.K.Dwivedi, Commissioner Secretary, Industries & Commerce, GoA to give a brief presentation on SVAYEM Yojana.

7. Sri K.K. Dwivedi presented on the scheme **“Swami Vivekananda Assam Youth Empowerment Yojana**: The objective of the scheme is to create self employment opportunities for the youth. The scheme was announced in the last Budget and an amount of Rs. 300 Cr. has provided, out of which Rs. 200 Cr. is Margin Money Subsidy and Rs. 100 Cr. for Risk Fund. The basic idea behind the scheme is to provide financial support to the youth and to create self- employment opportunities. One lakh youth will be targeted to provide credit support for income generating activities. An amount of Rs. 1.00 lakh will be extended for new business and upto Rs 2 Lacs for the existing Business. Under the scheme 20% Subsidy will be provided by the State Govt.

**ii)** One of the salient features of the scheme are the “Risk fund” with select Banks so that there should not be any hesitation on the part of the Banks in extending credit to the youth. The scheme covers all the sectors like mfg, processing, service sector, trade & commerce and other activities like rural transport services, tourism, micro industries like repairing centres, handicrafts, cottage industries etc.

**iii)** The eligibility criteria are simplified so that large no. of youths can be covered under the scheme. Any Indian citizen from Assam above the age of 18 years and with an education qualification at least CLASS VII passed will be eligible under the scheme. The applicant should have

skills, experience, and knowledge to take up the scheme. Beneficiaries under PMEGP of last 5 years are not eligible under the scheme, i.e. the scheme covers new youths and the individuals who have not availed financial support from the Bank.

**iv)** Under the scheme 5% of the project cost as margin money is to be borne by the beneficiaries, 20% Margin Money subsidy will be provided by the GoA and 75% of the project cost is to be financed by the Banks. . After sanctioning, Bank will release first instalment of 60% of the total Loan Amount and Govt will release 20% Margin Money subsidy to the account of the beneficiaries directly. Bank will finance the Capital expenditure in the form of Term Loan and Working Capital in the form of Cash Credit

**v)** Procedure: Project proposal will be invited from the beneficiaries through advertisements by Govt. of Assam.

**vi)** The State Govt. has developed a dedicated portal for the scheme so that all the applications will be received online through the portal and entire processing, monitoring, approval will be done through the portal online.

**vii)** After receiving the application online the General Manager of the DICCC will do the initial scrutiny and recommend the proposal, if it is found viable, to the District Level Committee(DLC). The DLC is headed by the Deputy Commissioner and all the Bankers will be the members of the Committee and decide the viability of the project from their end and then send the proposal to the Bank.

**viii)** The Bank Branch again will examine the proposal and only viable projects will be sanctioned. The Banks should sanction the proposal within a period of 30 days from the date of receipt from DLC. After sanctioning the proposal, 1<sup>st</sup> instalment will be released within 15 days and 2<sup>nd</sup> instalment as per the progress of the project.

**ix)** For the management of the Margin Money, the Deptt. of Industries and Commerce will notify one Bank as Nodal Bank and execute MoU with the Nodal Bank. After releasing the 1<sup>st</sup> instalment, the respective Bank Branch will submit the proposal for release of 20% subsidy to the Nodal Bank and the Nodal Bank will release the Margin Money subsidy to the financing Bank. The financing Bank will keep the Margin Money in the Interest free Term Deposit for 3 years and this money will be released after the recovery of the loan. In case the Bank loan goes bad the margin money subsidy will be adjusted for liquidating the outstanding loan liabilities. Bank will update the status on the online MIS system of the scheme. Shri Dwivedi requested all the Banks to come forward to extend the credit to the youth of the state under SVAUEY.

**8.** Sri Ravi Kota apprised the House that the SVAYEM scheme is an improved version of both PMEGP and MUDRA scheme. He also requested the bankers to give priority to implement the scheme.

**9.** Sri Pipersenia then requested the official from ASRLMS Department to give a brief review on “**Kanaklata Mahila Sabalakaran Yojana ( KAMS)**”.

**10.** Dr. Himadri Konch from ASRLMS Department informed that the KAMS Yojana has been announced by the Hon'ble Finance Minister of Assam during the Budget speech for the FY 2017-18.

**i)** The scheme is basically for women SHGs for encouraging them to live a better life. There are two parts of the scheme: a) Grant and b) Capital Subsidy

**a)** During the FY 2017-18, the department targeted to promote one lakh women SHGs and an initial grant of Rs. 25,000/- will be provided to each SHG. Under NRLM, there is a provision of providing Revolving Fund to the eligible SHGs. The SHGs, which have already availed Rs. 15,000/- as Revolving Fund under NRLM, will be provided additional Rs. 10,000/- under KAMS Yojana.

**b)** Capital Subsidy is related to Bank loan:

\* Under **"Silver"** category, after six months of the formation of SHGs, they will be eligible for minimum of Rs.50,000/- bank loan and the capital subsidy of Rs.20,000/- will be provided after disbursement of the bank loan.

\* Under **"Gold"** category the minimum bank loan amount is Rs.1.00 lakh and the capital subsidy is Rs. 30,000/-.

\* Under **"Platinum"** category minimum bank loan is Rs.2.00 lakh and capital subsidy is Rs. 60,000/-.

\* Under **"Diamond"** category minimum bank loan is Rs.5.00 lakh and capital subsidy is Rs. 1,25,000/-.

**ii)** The basic requirement for availing the capital subsidy: The SHGs have to collect the certificate from the bank branches and submit the same to the concerned Block Development Officer or Block Project Manager against which the capital subsidy will be transferred to the loan account of the SHG.

**iii)** In Non-intensive blocks, the BDO and in intensive blocks ASRLMS, the BPM will be responsible for grading and selection of eligible SHGs for release of initial grants to the SHGs.

**11.** The official from Vijaya Bank enquired whether the inactive SHGs will be promoted under the scheme.

**12.** The Chief Secretary replied that the scheme will be promoted with only new SHGs in the beginning. He also suggested that SHGs which were doing well in the last 4 years may be promoted under "Diamond" category.

**13.** The official from Assam Gramin Vikash Bank suggested that the new credit should be linked with the existing Credit Linkage of the group with the bank and after that subsidy should be provided.

**14.** Sri Pipersenia requested Sri K.K.Mittal, Commissioner/ Secretary, Agriculture Department, GoA to highlight on "Chief Minister's Samagra Gramya Unnayan Yojana (CMSGUY)".

**15.** Sri Mittal stated that the main aim of CMSGUY is doubling the farmer's income in the state by 2022.

**i)** Under the scheme every village have to be provided one Tractor. There should be a group of farmers (8 – 10 nos.) to avail the facilities under the scheme.

**ii)** The approximate cost of the Tractor Unit will be about Rs. 8.00 lakh.

**iii)** The provision of subsidy is 70% of the project cost with a maximum of Rs.5.50 lakh against one tractor unit.

**iv)** If the cost of the unit exceed Rs.8.00 lakh , then the margin money as well as the bank loan will be increased to that extant.

**v)** The groups are free to select the brand, model etc. of the tractor and also the financing bank as per their choice.

**vi)** The Member Secretary of the District Level Coordinate Committee will send the selected proposal from the farmer group to the bank branches.

**vii)** Sri Mittal requested all banks to enter into MoU with the Industries & Commerce Department of GoA for financing under CMSGUY.

**vii)** Most of the banks were interested and have indicated their willingness to enter into the MoU with the Department.

**16.** The Chief Secretary requested Sri Jeevan. B., Mission Director, PMAY Urban, NULM for a brief presentation on "Pradhan Mantri Awas yojana (PMAY)".

**17.** Sri Ravi Kota expressed his concern on PMAY and said that there is a national goal under PMAY, "2022, House for everyone" and our state is lagging far behind. In rural areas large number of houses has been constructed under the scheme and lots of funds have come from the Central Govt., but in urban areas the scheme has not been properly activated. He requested banks to come forward to activate the scheme.

**18.** Sri Jeevan.B., Mission Director, PMAY, Urban gave brief overview of the scheme

**i)** There are four verticals under PMAY among which vertical no. 2 is Credit Linked Subsidy Schemes, which is mainly implemented by the banks and for this purpose HUDCO and National Housing Banks are selected as the Central Nodal Agencies. Other three verticals are implemented by the State Govt. through the Mission Directorate.

**ii)** The beneficiaries for availing the scheme should be a family consisting of husband, wife and their unmarried sons/daughters.

**iii) Income Criteria:**

- a) Economically Weaker Section (EWS):** The annual household income should be up to Rs. 3.00 lakh
- b) Lower Income Group (LIG):** The annual household income should be Rs. 3.00 lakh to Rs. 6.00 lakh.
- c) Middle Income Group – I (MIG-I):** The household income should be in between Rs. 50,000/- to Rs. 1.00 lakh per month.
- d) Middle Income Group – II (MIG-II):** The household income should be in between Rs. 1.00 lakh to Rs. 1.50 lakh per month.

**iv) The identification will be self certification or Affidavit.**

**v) The location of the property is all the statutory towns including Planning area also.**

**vi) The applicability of no Pucca House is only for buying or constructing new houses, not for renovation or up gradation.**

**vii) The due diligence process is as per the individual banks' norms.**

**viii) The Aadhar Card is not mandatory for identity proof for the state of Assam. The beneficiaries can submit their Voter ID card.**

**ix) Maximum loan amount:**

- a) Economically Weaker Section:** There is a subsidy of 6.50% with maximum loan amount of Rs. 6.00 lakh for maximum 20 years tenure.
- b) Lower Income Group:** The maximum loan amount is Rs. 6.00 lakh.
- c) MIG-I :** There is a subsidy of 4 % with maximum loan amount of Rs. 9.00 lakh.
- d) MIG-II :** There is a subsidy of 3 % with maximum loan amount of Rs. 12.00 lakh.

**x) The Credit Linked Subsidy Scheme under EWS and LIG includes new construction, purchase of Flats, renovation and extension. But CLSS under MIG-I and MIG-II is valid only for construction and flat purchase.**

**xi) There is a toll free phone number for PMAY. Most of the complaints have come regarding the lack of knowledge of the Bank Manager on the scheme. He requested all the banks to organise workshop for all their Branch Managers.**

**19. The Chief Secretary appealed to all the Banks to motivate the customers to avail housing loan under PMAY, so that they can take the benefits under CLSS.**

Sri Pipersenia then opened the session for all.

**20.** Sri Aridaman Kumar, DGM, RBI stated recently the State Govt. have formed 8 new districts in the state: Hojai, Charaideo, South Salmara- Mancachar, Biswanath, West Karbi Anglong, East Kamrup, South Kamrup and Majuli. Among those, East Kamrup and South Kamrup are discontinued and merged again to the respective original districts. But there is no update notification available from the Govt.

**21.** The Chief Secretary requested RBI to contact with the administration of Kamrup(Metro) and Kamrup districts. He has given instruction to the Principal Secretary (Finance) to forward the relative data to RBI.

**22.** The DGM, RBI informed that the villages over 5000 population were brought under the Banking Code and the timeline was March, 2017. As per SLBC, Assam, for the quarter ended March, 2017, 105 villages are covered by existing Bank Branches. But till now there are some villages where Brick and Mortar Branch is not opened.

**23.** Sri Ravi Kota stated that as per SLBC, 175 villages have been allotted, out of which 105 have been covered.

**24.** The Chief Secretary advised the Principal Secretary, Finance, to collect all the data from the Deputy Commissioners for the remaining villages, yet to open Bricks and Mortar Branch.

**25.** The Chief Secretary requested Sri Ravi Kota to enquire from Institutional Finance Department regarding new villages in the newly opened districts where population is more than 5000 and to inform SLBC for providing Banking services by opening of new Bank Branches, if feasible or by BC.

**26.** Ms. Tamanna Mooshahary from RBI informed the house that the Financial Literacy Week will be observed all over the country from 5<sup>th</sup> June till 9<sup>th</sup> June, 2017 and the Posters, Banners etc. have been designed. She requested SLBC to convey the message to The Financial Literacy Centres to conduct camps during those five days and also the rural branches to conduct camps in any one day between those five days, so that banking habit will be inculcate among the rural people.

**27.** The Assistant General Manager, LB&RRB, SBI, LHO, Guwahati informed that SBI has already collected the Posters and Banners from RBI for FLC week and distributed to all the Lead District Managers and the Modules/ RBOs for onward distribution to respective rural branches.

**28.** The Official from ASRLMS department requested SLBC to assign banks for opening of RSETIs in the new districts like Majuli, Biswanath, Charaideo etc.

**29.** Sri Pipersenia informed that RSETIs will be discussed in the next SLBC meeting. He requested the Director, RSETI to prepare the papers for the next SLBC. He has given importance on the linkage

of RSETIs to Skill Development Mission. He also requested the Department of Skill Development Mission to organise a conference and invite all the directors of RSETIs.

**30.** The Chief General Manager, NABARD informed that as per letter from Department of Finance, GoA, a total number of 9.60 lakh KCCs have been issued and out of which active KCC is 1.34 lakh. But SLBC data indicated 17.86 lakh. She requested the State Govt. to rectify the data.

**31.** The Additional Chief Secretary, Department of Agriculture, GoA requested SLBC to submit District wise KCC data, so that State Govt. can correlate better with Govt. of India.

**32.** The Chief Secretary thanked all the participants for their wholehearted cooperation and support.

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**LIST OF PARTICIPANTS IN THE SLBC (ASSAM) MEETING  
FOR MARCH, 2017 QUARTER ON 02.06.2017**

<b>(A) RBI, NABARD, SIDBI, HUDCO etc.</b>				
	Shri. Aridaman Kumar	DGM	RBI	Guwahati
2	Ms. T. Mooshahary	AGM	..	..
3	Ms. Rajashree K Baruah	CGM	NABARD	..
4	Sri Bhaskar Nath	AGM	..	..
5	Ms. Archona Singh	AGM,	..	..
6	Shri Sanjeev Gupta	DGM	SIDBI	..
7	.. S. Ghosh	AGM	HUDCO	..
8	.. K.M.Chanda	RC	HUDCO	..
<b>(B) State &amp; Central Govt. officials &amp; Other Banks</b>				
9	Sri V. K. Pipersenia	Chief Secretary	GoA	Guwahati
10	.. Pyarelal	Addl. C/S (Finance)	..	..
11	.. K.K.Mittal	Addl. C/S ( Agriculture)	..	..
12	.. K.V.Eapen	Addl. C/S ( T&D )	..	..
13	Dr. Ravi Kota	Principal Secry, (Finance)	..	..
14	.. K.K.Dwivedi	Comm. & Secy ( I & C)	..	..
15	S. Jagannathan	Comm. & Secy (Finance)	..	..
16	.. D. J. Hazarika	Addl. Secy (Finanace)	..	..
17	Smt.EvaDeka Kalita	Director, (IF)Finance	..	..
18	.. R.G.Singh	Sr.A.A., (IF) Finance	..	..
19	.. A.K.Sarma	Ex.Engr., Agri Deptt	..	..
20	.. H.D.Das	Jt.Dir., (Ind & Com)	..	..
21	.. Bipul Das	Addl.DI (Ind & Com)	..	..
22	.. Dr. Himadri Konch	Co O-P (ASRLM)	..	..
23	.. G. Das	Cons.FI (ASRLM)	..	..
24	.. Khagen Dutta	PM ( ASRLM)	..	..
25	.. Ashish Modak	State Dir. (KVIC)	GoI	..
26	.. H.C. Mahto	SMO (DMI)	..	..
27	.. Pallav Hazarika	Asstt. Dir FS ( Deptt. of Post)	..	..
28	.. Jeevan. B.	MD (PMAY U) NULM	..	..
29	.. M.P.Rownier	JT.Dir (Agriculture)	GoA	..
30	.. Mahesh Barman	Dy. Dir ( Agriculture)	..	..
31	.. J. Thakuria	DDHE ( Education)	..	..
32	.. B.C. Saikia	Sr.ADO (Horticulture)	..	
33	.. Sarat Kalita	St.Dir, RSETI (NACER)		..
34	.. S.B.Jena	DGM & Zonal Head	ALB	..

35	„ Anil Kr.Prasad	Sr. Manager	ALB	Guwahati
36	Kumar Garav	Sr. Br. Manager	ANB	„
37	Sonam T. Bhutia	Regional Manager	BOB	„
38	„ S. Bhattacharjee	Sr. Manager	BOB	„
39	„ A. Banerjee	Zonal Manager	BOI	„
40	Ms. A. Chakraborty	Manager	BOM	„
41	Sri N.G.Vaidya	DGM	CAN	„
42	„ J. Talukdar	Chief Manager	DEN	„
43	„ Samiran Sarkar	AGM	IDBI	„
44	„ Mridul Pator	Sr. Branch Manager	OBC	„
45	„ Krishan Kumar	Dy. Circle Head	PNB	„
46	„ Ravi M Shyagali	Sr. Manager	SYN	„
47	„ Ajay Kumar	Manager	SYN	„
48	„ R. K. Nayak	CRM	UBI	„
49	„ Biswajit Dattagupta	Manager	UBI	„
50	„ B.K.B.Gohain	AGM	UCO	„
51	„ B.K.Poddar	AGM	UCO	„
52	„ P.R. Gupta	DGM	UNI	„
53	„ Abhinav Bhatt	Chief Manager	UNI	„
54	, D. Das	DGM	VJB	„
55	„ S. K. Behera	Sr. Manager	VJB	„
56	Ms. A. Lyngdoh	Manager	CB	„
57	Sri Hemanta Bayan	Dy. Vice President	HDFC	„
58	„ Shaji Thomas	CM	FED	„
59	„ Rakesh Das	Manager	Axis	„
60	Ms. Jonali Deka	Sr. Manager	YES	„
61	Sri Bhaskar Sarma	Vice President	KMB	„
62	„ Rakesh Raja	Chief Manager	SIB	„
63	„ S. Gogoi	Asstt. Manager	SIB	„
64	„ Abhay Kumar	Cluster Head	Bandhan	„
65	„ Sanjaya Nand	Chairman	AGVB	„
66	„ N.Kamal Hazarika	Chief Manager	AGVB	„
67	„ B. Kalita	GM	ACAB	„
68	Ms. A. Barthakur	Asstt. Manager	ACAB	„
69	Sri J. Bhattacharjee	LDM, Cachar	LDM	Cachar

**D) Convenor Bank**

70	Sri O.P.Mishra	General Manager (NW-I)	SBI	Guwahati
71	Ms.Anjali T. Lyndem	DGM(OR)	..	..
72	Sri J. Sahoo	DGM (B&O)	..	..
73	.. N.L.Mandal	AGM(LB&RRB)	..	..
74	.. S.S. Saha	AGM(ABU)	..	..
75	.. A.J.Das	Resource Manager	..	..
76	Ms. A. Nagaholi	CM ( LB&RRB)	..	..
77	.. Ashotosh Das	Manager (LB&RRB)	..	..
78	.. G.R.Paul	Dy.Manager (LB&RRB)	..	..
79	.. Kumar Anubhav	Dy Manager (LB&RRB)	..	..
80	Smt. G. Baruah	Dy. Mgr(LB&RRB)	..	..
81	.. ChanChan	Dy. Mgr (ABU)	..	..
82	.. G. Bhuyan	Customer Assistant (LB&RRB)	..	..
83	.. P. Gogoi	Programmer	NIC	..