

STATE LEVEL BANKERS' COMMITTEE, ASSAM
MINUTES OF THE MEETING FOR THE QUARTER ENDED March,2015 and JUNE,2015
HELD AT NEDFi CONFERENCE HALL, DISPUR, GUWAHATI

The State Level Bankers' Committee meeting for the state of Assam for the quarter ended June, 2015 was held on 08th September, 2015 in the Conference Hall of NEDFi , Dispur, Guwahati with Shri V.K.Pipersenia, IAS, Chief Secretary, Govt. of Assam in the chair. The meeting was attended by other senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments. The list of participants is enclosed.

2. Shri Gautam Bhattacharya, General Manager, NW-I SBI, in his opening address welcomed Shri V.K.Pipersenia, Chief Secretary, Govt of Assam, Shri S.K.Khare, Principal Secretary(Finance), Sri R.T.Jindal, Additional, Chief Secretary (Industries & Commerce), Sri S.Mewara, Additional Chief Secretary, Sri K.V.Eapen Additional Chief Secretary, Other Senior Assam Govt. Officials, Sri S.S. Saha , General Manager, NABARD, Sri A.Kumar, DGM, RBI, Sri B.Singla, General Manager, Allahabad Bank, All other functionaries from various participating Banks and all other members of the SLBC. He then highlighted the performance of the Banks in the state of Assam as follows:

(i) Deposits increased by Rs.11580 crores during March,2015 quarter over December,2014 quarter .

Deposit decreased by Rs. 1781 crores During June,2015 quarter over March,2015 quarter.

(ii) Advances increased by Rs. 2591 crores during March,2015 quarter over December,2014 quarter.

Advances increased by Rs.3263 crores during June,2015 quarter over March,2015 quarter.

(iii) CD ratio which in March,2014 quarter was 43.48% gone down to 42.79% in March,2015 quarter.

CD Ratio increased to 48.88% as on June,2015 quarter.

(iv) Annual Credit Plan total outlay of Rs.10012 crores during the year 2014-15, the overall achievement under ACP in the state during the year end March,2015 is Rs.3128 crores.

ACP total outlay during the year 2015-16 is Rs.7793 crores, against which overall achievement during the quarter end June,2015 is Rs.1952 crores.

ACP overall achievement increased from Rs.1024 crores as on June,2014 to Rs.1952 crores as on June,2015.

(v) In Agriculture the ACP target of 2014-15 was Rs.5176 crores and the achievement as on March,2015 quarter was Rs.2493 crores.

The ACP target for the year 2015-16 in Agriculture is Rs.3636crores and as on June,2015 the achievement is Rs.500 crores.

vi) PMJDY : All the districts of Assam have been covered. Total 29.05 lacs accounts have been opened and deposit amount Rs.173 crores during the period.

The enrolments under the three social security scheme :

PMJJBY : 506151nos., PMSBY : 1050616 nos.and APY : 11186 nos.

4. The committee thereafter proceeded with the Agenda items under the Chairmanship of **Sri Jitesh Khosla, IAS, Chief Secretary, GoA.**

Agenda No.1

Adoption of Minutes

Since no request for any amendments had come up in respect of the minutes of the last SLBC meeting for December 2013 qtr. held on 25.02.2014, the house took it as accepted and agreed to this effect.

Agenda -2

Review of Gol instructions regarding Financial Inclusion

(a) As per Gol instructions, banks were to ensure opening of at least one account per family living in the service area villages allotted to them. Out of the total household of 6367295, 3690796 had so far been covered, which was around 58%. The Chairman requested all banks to cover the total households by 31st March,2015 though the time line was 31.03.2016. **Shri S.S.Barik, RD, RBI** narrated that some banks were following the target allotted to them. So far Banks have fulfilled the target of opening of Brick and Mortar branches but in case of other modes, the performance was not upto the mark. He suggested that there should be a follow up/Monitoring system of the Bank wise targets and achievements. The monitoring should also be done at DCC level as well.

(b) The Chairman advised the house that there would be around 26395 villages including both large and small and to cover these villages would not be a

very big task. He pointed out that he agreed with Mr. Barik, that planning should be done and Bank wise targets to be fixed, so that the task could be completed within the time frame.

Shri Gulab Singh, deputy Secretary, MoF(DFS) suggested that all targets should be broken up on quarterly basis for effective monitoring of performance in the SLBC meetings which were hold quarterly.

- (b) The coverage status of villages with population 1000 to 1999 was as follows:
 - (i) Total No. of villages 5224 and villages covered so far was 4696. It was decided that this would positively be completed in the current quarter.
- (c) Total No. of villages with population of 5000 and above was 168. Villages so far covered by Brick and Mortar branches/ Ultra Small Branches were 166, out of which (USB) were 158; (B&M) 8, and the remaining 2 villages should be covered by Union Bank of India and Assam Gramin Vikash Bank positively. The Union Bank of India confirmed the house that they will open Brick and Mortar branch at Chaisimana NC within next quarter. Regarding opening of a branch at Na-duar reserve forest village in Sakomata Block. Govt of Assam was yet to confirm the existence of the place as AGVB, the allottee bank, could not trace out the place.

Agenda No-3

Action point No.1

Follow up action on the decision of the SLBC meeting:

With regard to non-submission of data by Coporation Bank and their absence from SLBC meeting, the Chairman advised Reserve Bank of India to take up the matter with the concerned Bank. Bank of Maharashtra had been advised to submit the data for the next SLBC meeting on time.

Action points No. 2 & 3(a),(b): Agriculture Lending : Crop Loans/KCC

(Also including Agenda No. 6)

Agl. Loan portfolio increased by 282 crores with 3.90% growth over December,2013. Agl advances at the end of March'2014 was Rs.7498 crores (inclusive of investment of RIDF), which was 19.78% of the total advance (RBI bench mark : 18%).

| | |
|------------|-------------------|
| Crop loans | : Rs. 3383 crores |
| Term loans | : Rs. 4115 crores |
| Total | : Rs. 7498 crores |

New loans sanctioned during the quarter

| | |
|------------|---------------|
| Crop loans | : Rs. 1460 Cr |
| Term loans | : Rs. 1297 Cr |
| Total | : Rs. 2757 Cr |

The achievement of Agriculture target up to March, 2014 was Rs.2757 crores (60%). As on March,2013 the achievement in Agl target was R.1851 crores(49%)

| | |
|----------------------------------------|-----------|
| KCC target | : 696100 |
| No.of new cards issued during the year | : 308306 |
| Cumulative position of KCC | : 1586687 |

The Chairman appraised the house that the performance under KCC was not satisfactory only 50% of the target had been achieved. Mr. R.C.Bal, AGM,RBI advised the house that he gathered information from the Bank branches that as the KCC limit had been enhanced to Rs.1 lac, branches were insisting for collateral security, so farmers were facing difficulties and as a result KCC had not picked up according to target. General Manager, SBI informed the house that as per the decisions taken in the earlier SLBC meetings KCCs were to be issued upto Rs.1 lac on the basis of Land Cultivation Certificates.

Mr. A.P.Sandilya, CGM,NABARD appraised the house that Commercial banks had done well in Agl lending and RRBs had also performed well, but the Co-operative bank performance was not acceptable. He stressed the need for enhanced KCC and Term loans. He also highlighted the need for reporting sub-sector under Agl finance for a meaningful discussion.

The Chairman was of the opinion that once the farmers were brought under KCC, they would later progress to other kinds of loans like Term Loans. So, the need of the hour was to give thrust to KCC.

RBI had given stress on conducting Financial Literacy Camps and according to them the response from the Banks was not encouraging except for AGVB. Every rural branch is to conduct one FLC every month. Banks were advised to ensure this.

The Chairman advised the house that in 27 districts there were 219 blocks. Banks should conduct one camp in one block of one district every month only for KCC. He advised Deptt. of Finance GoA to advise all the Deputy Commissioners in the matter. RBI and SLBC to monitor the progress of KCC to achieve the targets.

Action point No. 4

(Also including Agenda No. 5)

CD Ratio

CD ratio had decreased from 46.33% as on December'13 to 43.48% and C&I:D ratio from 52.42% to 49.39% as at the end of quarter March'2014.

Banks with less than 20% CD ratio were as under:

(i)HSBC, (ii)Kotak Mahindra Bank,(iii) Vijaya Bank,(iv)BOM,(v) P&SB, (vi)UNI & Yes bank.

| | |
|---------------------------------------------------|------|
| (a) Total No. of Banks operating in the State | : 34 |
| (b) No. of Banks with CD ratio less than 20% | : 7 |
| (c) No. of Banks with CD ratio between 20% to 30% | : 6 |
| (d) No. of Banks with CD ratio between 30% to 40% | : 4 |
| (e) No. of Banks with CD ratio above 40% | : 17 |

CD ratio of AGVB was the highest and the Chairman informed that efforts of AGVB as commendable and advised other Banks to come forward.

Action point No.5:

(Also including Agenda No. 7)

Annual Credit Plan 2013-14

ACP performance for 2013-14 was as under :

Target -Rs 10670Cr.

Achieved -Rs. 6474Cr.

Percentage- 61%

Segment wise summary

Rs. In Crore

| | <u>Target</u> | <u>Achievement</u> | <u>%</u> | <u>Y to Y %</u> |
|-----------------------|---------------|--------------------|----------|-----------------|
| Agri total | 4564 | 2757 | 60 | 49 |
| (of which Crop loans) | 2887 | 1460 | 51 | 36 |
| Industry | 3800 | 1774 | 47 | 127 |
| Other Priority | 2306 | 1944 | 84 | 95 |
| Total | 10670 | 6474 | | |

The General Manager, SBI, requested Shri Gulab Singh, Deputy Secretary, Gol, Ministry of Finance, Deptt. of Financial Services to look into the matter from Gol side. The Chairman appraised the house that target in Industry sector for the year 2014-15 had been given as Rs.1184 Crores whereas the achievement of previous year in Industry sector was Rs.1774 crores. After detailed discussions the Chairman advised the house that the target in MSME (Industry + Services) for the year 2014-15 should be around Rs.4000 crores and SLBC Convenor to redistribute the same to the member Banks.

Action Point No 6
DCC Meeting

The position regarding DCC and DLRC meetings was that 4(four) districts viz, Bongaigaon, Lakhimpur, Dhemaji and Darrang had not conducted the DCC & DLRC meeting in the last quarter.

The Chairman advised Deptt. of Finance, GoA to look into the matter.

Action Point no. 7
PMEGP

| | <u>As on 31.12.2013</u> |
|-----------------------------------|-------------------------|
| Target | : 11432 |
| Proposal received | : 11891 |
| Proposal sanctioned | : 8872 |
| Proposal disbursed | : 7864 |
| Proposal pending for disbursement | : 994 |
| Proposal rejected | : 2462 |

Mrs. M.S.Bhuyan, Addl Director, Deptt. of Industries, GoA appraised the house that the "Margin Money target" for the FY 2013-14 was Rs.62 crores. and this had been

achieved. For the current year the target had been given at Rs.120 crores Margin Money. The General Manager, SBI advised that generally PMEGP proposals come to the branches getting bunched in the last quarter. So, he requested the Deptt. of Industries to start the process of selection of beneficiaries from the beginning of the year.

Action Point No. 8

Land/ Mortgage issues

A meeting was held with 7 major banks at RBI, Guwahati on 13th May,2014, where a Technical Committee co-chaired by SBI and AGVB was constituted to analyse and study Land Revenue Acts of other states and submit the final report latest by 15.08.2014.(The Chairman requested if possible the report should be submitted before the scheduled date) The sub-committee discussed the problem faced by the Banks to create mortgage in absence of clear policy for conversion of Agricultural land into Industrial land and also in absence of updation of land records.

Action Point no. 9

(Also including Agenda 13)

RSETI

Out of 27 RSETIs to be established, land had been allotted for 16 RSETIs. Revenue Deptt. was advised to arrange for allotment of the land in the remaining 11 cases. The position of RSETIs in Assam was as under:

| SL.NO | NAME OF BANK | TARGET | LAND ALLOTTED | OPENED |
|-------|--------------|--------|---------------|--------|
| 1 | SBI | 5 | 4 | 4 |
| 2 | AGVB | 5 | 3 | 4 |
| 3 | UBI | 9 | 2 | 4 |
| 4 | CBI | 1 | 1 | 1 |
| 5 | UCO | 6 | 5 | 6 |
| 6 | RUDSETI | 1 | 1 | 1 |
| | TOTAL | 27 | 16 | 20 |

Shri P.K.Talukdar, State project Co-ordinator, RSETI of NE states requested the Chairman to arrange allotment of land for remaining 11 RSETIs. If the Govt found difficulty in providing the land in the District Head Quarters, the same may be allotted in the nearest suitable Block of the District Head Quarter. He further advised the house that the fund allotted by NIRD for construction of building and infrastructure development would not cover any expenditure for development of land.

The Chairman advised that status of RSETIs i.e, number of Training Programme conducted, number of candidates trained and number trainees credit linked be submitted to SLBC quarterly.

Action Point No. 10

(Also including Agenda No.14)

FLC

Status of FLCs opened as on 31.03.2014 was as under:

1. SBI : Target -6. Opened -6 (Bongaigaon, Chirang, Mushalpur, Udalguri, Diphu and Haflong)
2. UBI : Target 12, Opened 12 (Lakhimpur, Cachar, Nagaon, Morigaon, Karimganj, Hailakandi, Dibrugarh, Dhemaji, Jorhat , Golaghat & Tinsukia district).
3. UCO: Target 9, Opened 9 (Barpeta, Nalbari, Dhubri, Goalpara, Kokrajhar, , Sonitpur, Darrang and Kamrup rural and Kamrup Metro districts).

Only FLC Bongaigaon had been maintaining the record of credit linkage which is 2256 numbers up to March,2014.

Action Point no. 11

(Also including Agenda No.10)

Implementation of Revival/Restructuring & Reform package for the Handloom Sector & Target for Weavers Credit Cards

Mr. A.P.Sandilya, CGM, NABARD appraised the house that this is a Govt of India scheme for Revival/ Restructuring & Reform & refinance of weavers societies and individual weavers. Total 1995 societies were there out of which in the 1st phase of recapitalisation NABARD had released Rs.21 crores to 724 Nos and in 2nd phase Rs.8.23 crores would be released to 677 weaver societies. He further informed the house that Margin Money would be available in case of Weavers Credit Cards at 20% of Project cost from 27.09.2013, maximum Rs.10000/-, as against Rs.4200/- earlier.

Action point No. 12

Recovery support from Govt of Assam

Regarding recovery support from GoA, the Chairman advised that the Bankers should take the help of Finance Deptt. The Secretary, Deptt. of Finance, GoA informed that they received complaint from AGVB regarding non recovery of Personal Loan due to shifting of the Salary Accounts by the DDOs to other banks even where loans were outstanding. It was proposed by Convenor Bank, SBI that SBI as well as all Banks must support such recovery action by providing proper information.

Remaining Agenda items:

Agenda No.4

E-payment & Electronic Benefit Transfer(EBT)

Three banks SBI, AGVB and CBI had jointly executed MOU with the GoA for payment of MGNREGA through EBT mode. 87744 transactions amounting Rs.5.36 crores of MGNREGA had been done by SBI in Morigaon , Barpeta and Jorhat districts. Member Banks were of the opinion that only 3 banks had been given the opportunity of conducting EBT. This should also be extended to other Banks. The Chairman advised that the Banks who wanted to join in the process were to contact the Deptt. of Finance, GoA.

Agenda No.5

Development in Banking operation in the state

Already discussed in Agenda No.3, Action point No.4

Agenda No.6

Agriculture Advance

Already discussed in Agenda No.3, Action Point No.2&3

Agenda No.7

Review of Performance under ACP

Already discussed in Agenda No.3, Action point No.5

Agenda No. 8

Review of progress of financing under MSME sector

The positive cumulative growth up to the quarter (from Dec'12 level) was Rs. 3909 Cr., which was 100% over December'12 level. The sub-segment wise achievement was as under:

| Sub-segment | Target(Rs. In crores) | Achievement over Dec'12 | % |
|--------------------|------------------------------|--------------------------------|------------|
| Micro Enterprise | 1830 | 2063 | 113 |
| Small Enterprise | 1467 | 1450 | 99 |
| Medium Enterprise | 503 | 396 | 79 |
| Total | 3800 | 3909 | 103 |

SHG Credit Linkage(Direct)

The performance in SHG Credit Linkage during the quarter was as under :

| | |
|---------------------------|------------|
| Target | 75000 |
| No. of SHG credit linked- | 15987 |
| Amount sanctioned | Rs.167 Cr. |

The performance under Credit linkage was not satisfactory though SHG formation was good. NABARD stressed the need of credit linkage of SHGs. The CGM, NABARD informed the house on the on-going programme of NABARD under Women SHG in 4 districts of the state and commendable progress made by AGVB in credit linkage. He further pointed out that JLG financing in the state, was not mentioned in the Agenda, though the data was tabulated in Annexure. This may be placed as a regular agenda item.

The Chairman advised the house that Women SHGs should be immediately credit linked once they meet the norms, which is the clear instruction of Gol.

Agenda No. 9

Implementation of SGSY/Aajeevika mission/NRLM Scheme

Target 31580, out of which applications received by the Bank was 4906, and proposal sanctioned 4854, amount sanctioned Rs.44 crores.

The NRLM official appraised the house that they had formed 25000 Women SHGs, and some of the SGSY SHGs have been revived. The Chairman advised NRLM to submit the data of Women SHGs district wise to SLBC and also to the Deptt. of Finance, GoA.

Agenda No.10

Weavers Credit Card

Already discussed in Agenda No.3, Action Point No.11

Agenda No. 11

Personal Banking Advances

Education Loan

SLBC noted that the performance under Education loan was satisfactory.

Agenda No. 12

Credit Flow to Minority Communities

SLBC was of the opinion that the position of credit flow to Minority Communities in the identified districts are satisfactory except Kokrajhar district. The data provided by LDMs may be reviewed.

Agenda No.13

RSETI

Already discussed in Agenda No.3, Action point No.9

Agenda No.14

FLC

Already discussed in Agenda No.3, Action Point No.10

Agenda No.15

SJSRY-Individual Employment under Urban Self Employment Programme(USEP)

| | |
|----------------------|---------------|
| Target(USEP) | : 3500 |
| Application received | : 637 |
| Proposals sanctioned | : 518 |
| Amount sanctioned | : 4.78 crores |
| Proposals disbursed | : 508 |
| Amount disbursed | : 4.34 crores |

SJSRY-Group Employment under Urban Women Self Help Programme(UWSP)

| | |
|----------------------|--------|
| Target | : 2600 |
| Application received | : 9 |

| | |
|----------------------|---------------|
| Proposals sanctioned | : 9 |
| Amount sanctioned | : 0.08 crores |
| Proposals disbursed | : 9 |
| Amount disbursed | : 0.04 crores |

Agenda No.16

Sanction of loans by Banks to Trained candidates under the Central Sector Scheme “Establishment of Agri-Clinics and Agri Business Centres” (ACABC)

NABARD informed the house that 4 Nos of schemes under CISS of Gol were on now, namely, DEDS, AMI, ACABC and NPOF, Banks were requested to finance under these schemes. This would be the message for all banks. NABARD also explained the training given under ACABC by MANAGE through the identified Nodal training Institutes of the states. The bankers desired to have the list of Agri graduates trained under ACABC for extending credit linkage to them. Bank branches may finance under these schemes and claim subsidy through their controllers to NABARD.

Agenda No.17

Up-scaling the Self Help Group(SHG)- Bank Linkage Programme

The performance under SHGs were discussed in agenda No. 8. The CGM, NABARD appraised the house the JLGs data had been furnished incomplete, only few Banks had given their data but as per report available with them RRBs have also done quite well as far as JLGs were concerned but it had not come in the report. So, he requested all the banks to upload their data regarding JLGs in the next quarter.

Agenda No.18

Agri-Business: GSS-Dairy Entrepreneurship Development Scheme(DEDS), Review of Performance

As discussed in Agenda No.16, NABARD informed the Banks to finance under this scheme.

Agenda No.19

Mapping of Clearing House Establishment of Clearing House Facility at centres having three or more Bank branches and no Clearing House

UBI advised the house that for the 6 centres identified for them, they have acquired both Software and Hardware and the required infrastructure has been developed to open the clearing Houses. UCO Bank also advised that they received the clearance to establish the clearing houses. Both Banks would establish the Clearing House shortly.

Agenda No.20

Rajiv Rinn Yojana(RRY) Gol, Ministry of Housing and Urban Poverty Allevation, New Delhi has given a Target for disbursement of the scheme

The representative from National Housing Board(NHB) appraised the house that Rajiv Rinn Yojana(RRY) was a Gol scheme for Urban poor for constructing dwelling houses and the quantum of loan amount would be Rs.5 lacs. All the banks were authorised to finance under the scheme and the subsidy portion would be monitored by NHB. The Chairman advised the representative of NHB to co-ordinate with Urban Development Deptt. of GoA in the matter.

Agenda No.21

Guwahati High Court order No. PIL(SUO-MOTO) No.4 of 2013 dated 12.12.2013

The Committee which was convened by SBI taking consensus of all major banks in Assam, submitted Revision Petition No.51 of 2014 to Ho'ble Gauhati High court on April,2014 and the Petition was accepted by Gauhati High Court but is yet to come up for hearing.

The meeting ended with a vote of thanks by General Manager (NW-I) of SBI.

Action Points that emerged in the SLBC, Assam, meeting dated 05.06.2014

| No | Action to be taken | Action by |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 1. | Data relating to SLBC meeting should be submitted in time & correctly through SLBC website | All Banks & Lead Banks for LDMs |
| 2 | Agriculture lending in the State should be increased. | All Banks. RBI |
| 3. | (a) KCC/Crop loans sanction and disbursement should be major thrust area. | (a) and (b) All Banks |
| 4 | Credit portfolio of banks needs to be increased to improve the C D Ratio of the state. | All Banks |
| 5. | All Banks must achieve 100% of their target under Annual Credit Plan for 2013-14. | All Banks |
| 6. | DCC meetings at the district level should be held regularly. | All Lead banks. |
| 7. | PMEGP: (a) All banks should achieve the target. (b) Private banks must participate for implementation of PMEGP scheme in the State. | (a) All banks (b) All private Banks |
| 8. | a) RSETIs are to be set up by banks as per the allotment. b) Sub-committee to meet regularly to resolve the problems. | a) All allottee banks b) Concerned Sub-committee |
| 9. | FLCs: No. of training programme organised and number of people trained and number of Trainees linked with credit to be advised to the house. c) All rural branches to conduct at least one Financial Literacy camp in every month. | SBI, UBI and UCO c) All banks to appraise |
| 10 | a) Implementation of Revival/restructuring & reform package for the handloom sector. b) Sanction/disbursement of loan under Weavers Credit Card as per allotted target of Gol | a & b): All Banks/GoA |

| | | |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| 11 | Recovery support from GoA (a) Removal of up-front fee for filling of Bakijai cases by GoA (b) Computerisation of Bakijai system by GoA. | (a) concerned banks (b) GoA |
| 12 | <u>Land/Mortgage issues:</u> A meeting was held with the controllers of 7 major banks at RBI Guwahati on 13 th May May,2014 where a technical committee co-chaired by SBI & AGVB was constituted to analyse and study Land Revenue Acts of other states and submit the final report latest by 15/08/2014. | SBI & AGVB |

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LIST OF PARTICIPANTS IN THE SLBC(ASSAM) MEETING HELD ON 05.06.2014

(A) RBI, NABARD etc.

| | | | | |
|---|-----------------|-------------------|--------|----------|
| 1 | Shri. S.S.Barik | Regional Director | RBI | Guwahati |
| 2 | „ Pintun Sutar | DGM,RPCD | „ | |
| 3 | „ R.C.Bal | AGM | „ | „ |
| 4 | „ A.P.Sandilya | CGM | NABARD | „ |
| 5 | „ M.Mukherjee | DGM | “ | |
| 6 | Smt. N.Guite | DGM | „ | „ |

(B) State & Central Govt. officials

| | | | | |
|----|-----------------------|-------------------------------|-----|-----------|
| 7 | Shri Jitesh Khosla | Chief Secretary | GoA | „ |
| 8 | Dr. J.B.Ekha | Commissioner & Secy(Finance) | „ | „ |
| 9 | Mrs. N.A.Hazarika | Comm & Secy(I&C) | „ | „ |
| 10 | Mr. I. Hoque | Secretary (Finance) | „ | „ |
| 11 | „ R.R. Hazarika | Director, Finance(IF) Deptt., | GoA | „ |
| 12 | „ M.C.Das | Jt. Director(P&RD) | „ | „ |
| 13 | Ms. Lily Choudhury | Dy. Secretary(P&RD) | „ | „ |
| 14 | „ R.N.Sarma | Addl. Director(H&T) | „ | „ |
| 15 | „ P. Saikia | Jt. Director, Agriculture | „ | „ |
| 16 | „ P.Mahanta | Asstt. Director, Agriculture | „ | „ |
| 17 | „ R. Mahanta | Jt. Secretary, agriculture | „ | „ |
| 18 | Mrs. S.A.Hussain | Jt. Secretary,Revenue & DM | „ | „ |
| 19 | „ M.s. Bhuyan | Addl Director, Industries | „ | „ |
| 20 | Shri Gulab Singh | Dy. Secretary, MoF(FI) | Gol | New Delhi |
| 21 | „ Gunagobinda Das | Consultant, FI, ASRLM | GoA | Guwahati |
| 22 | „ Dr. H.Konch | SPM-FI, ASRLM | „ | „ |
| 23 | Ms Gayatri Sharma | FI, ASRLM | „ | „ |
| 24 | Dr. Rousy K.Baruah | Project Manager-FI | „ | „ |
| 25 | „ Pradip Kr. Talukdar | Project Co-ordinator | „ | „ |
| 26 | „ Ajoy Bose | Reaserch officer, KVIC | „ | “ |

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

| | | | | |
|----|--------------------|---------------|----------------|----------|
| 27 | Shri P.K.Dash | Zonal Manager | UCO Bank | Guwahati |
| 28 | „ S.K.Parida | DGM | Union Bank | „ |
| 29 | „ S.K.Dash | DGM | PNB | „ |
| 30 | „ H.B.Pantola | Zonal Manager | CBI | „ |
| 31 | „ Vincent Lkkra | Zonal Manager | Bank of India | „ |
| 32 | „ N.D. Purkayastha | DGM & CRM | UBI | „ |
| 33 | „ P.Purkayastha | Sr. Manager | „ | „ |
| 34 | „ Maheswar Rath | DGM | Vijaya Bank | „ |
| 35 | „ J. Khan | AGM | Allahabad bank | „ |

| | | | | |
|----|---------------------|-------------------|------------------|----------|
| 36 | „ S.S.Singh | Chairman | AGVB | „ |
| 37 | „ Dr. M.R.Dash | CM(P&D) | PNB | „ |
| 38 | „ P.P.Saikia | General Manager | Assam Co-op Bank | „ |
| 39 | „ R.K.Sharma | AGM | UCO | „ |
| 40 | „ S.Haloi | Chief Manager | CBI | „ |
| 41 | „ G.C.Biswas | Manager | Vijaya bank | Guwahati |
| 42 | „ B.P. Chakraborty | Sr. Manager | Syndicate bank | „ |
| 43 | „ R.K.Sarma | Chief Manager | AGVB | „ |
| 44 | „ R.R.Borthakur | Sr. Manager | BOB | „ |
| 45 | „ S.Bhattacharjee | Manager(Prio Sec) | BOB | „ |
| 46 | „ P.F.A. Krechena | Asstt. Manager | Vijaya Bank | „ |
| 47 | „ S.K.Sharma | AGM | OBC | „ |
| 48 | „ Ashit Paul | Manager | Allahabad bank | „ |
| 49 | „ Jayanta Paul | Sr. Manager | LDRB | „ |
| 50 | „ Uttam Mandal | Sr. Manager | Dena bank | „ |
| 51 | „Anjan Talukdar | Chief Manager | ICICI bank | „ |
| 52 | „Ajoy Paul Singh | Chief Manager | ICICI bank | „ |
| 53 | „ P.K.Kalita | Sr. Manager | Federal bank | „ |
| 54 | „ Vikash Kumar | Manager | BOM | „ |
| 55 | „ Subhasish dhar | Asstt. Manager | KBL | „ |
| 56 | „ Dipjyoti Thakuria | officer | KBL | „ |
| 57 | „ A.Dutta Roy | Mentoring officer | BYST | „ |
| 58 | „ A.K.Nath | Project Head | BYST | „ |
| 59 | „ K.C.Behera | Regional Manager | Agri. Ins. Co | „ |
| 60 | „ Niladri Bose | Manager | NHB | „ |

D)Convenor Bank

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|----|---------------------|------------------------|-----|----------|
| 61 | Shri M.A. Sahu | General Manager (NW-I) | SBI | Guwahati |
| 62 | „ I.S.Pongener | DGM(OR) | „ | „ |
| 63 | „ Z.T. Kiangte | AGM(LB&RRB) | „ | „ |
| 64 | „ Basab Shyam | AGM (MAB) | „ | „ |
| 65 | „ A. Borthakur | AGM(SME) | „ | „ |
| 66 | „ Bijoy Chakraborty | AGM(R-I) | „ | „ |
| 67 | „ P.K. Roy | Chief Manager(LB&RRB) | „ | „ |
| 68 | „ Kamal Singh | CM(ABU) | „ | „ |
| 69 | „ M.C.Das | Manager(LB&RRB) | „ | „ |
| 70 | „ A.K.Azad | Dy Manager | „ | „ |
| 71 | „ Nikhil Dutta | „ | „ | „ |
| 72 | „ G.R.Paul | „ | „ | „ |
| 73 | „ S.Mishra | Messenger(Law) | „ | „ |

