

**MINUTES OF SPECIAL STATE LEVEL BANKERS' COMMITTEE
MEETING ON GHAR GHAR KCC CAMPAIGN, HELD ON
12.10.2023, IN ASSAM ADMINISTRATIVE STAFF COLLEGE,
KHANAPARA, GUWAHATI**

The Special SLBC Meeting on GHAR GHAR KCC Campaign was held on 12.10.2023 in Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Shri Paban Kumar Borthakur, IAS, Chief Secretary, Assam and co-chaired by Shri Amaresh Kumar Jha, General Manager & SLBC Convenor, Assam. The Meeting was attended by the senior officials of RBI, NABARD, member Banks, line departments of Government of Assam and various other agencies.

All other officials present in the meeting is placed in "Annexure-I"

DGM, SLBC, Assam, on behalf of SLBC, welcomed all the participants to the Special SLBC Meeting.

AGENDA PRESENTATION:

The CGM, NABARD briefed the house about GHAR GHAR KCC campaign which commenced from 01.10.2023 and would run till 31.12.2023. He underlined detailed strategy for ensuring smooth transmission of the scheme as follows:

1. Government of India has embarked on an ambitious drive to enrol all the left-out farmers into the formal credit system. Government of India has assessed that there is a mismatch of approx. 1.50 crore number of beneficiaries between KCC holders and PM Kisan Beneficiaries. And the prime objective of Ghar Ghar KCC Abhiyan is to cover all remaining farmers with special focus on PM KISAN beneficiaries.
2. National Bank for Agriculture and Rural Development (NABARD) is the Primary Executing Organization (PEO) and with adequate and appropriate operational support from District Administration & Panchayati Raj Institutions special camps to be organised wherein Bank Branches may not only identify left out PM Kisan beneficiaries but also initiate steps in providing KCCs to eligible farmers and upload data (conduct of campaigns with photographs) in the portal on day-to-day basis. Government of India has put in place an appropriate monitoring and review mechanism with daily reporting by bank branches, weekly reporting and uploading of data in the portal by LDM, NABARD and banks. At the highest (national) level, the Additional Secretary, DFS, GoI will chair review meetings every fortnight.
3. NABARD, Guwahati as the PEO has conducted preliminary meetings with the stakeholders as also with top high-level officials of banks for strategizing and kick starting the Abhiyan. At the

request of NABARD, the District Administrators have been advised by the State Administrator in this regard.

4. In few districts, both the DDM NABARD and LDMs have under the chairmanship of DC conducted awareness/briefing sessions about the Abhiyan. The further course of action is to identify gaps in issuance of KCCs at village level for conduct of Campaigns jointly by banks and line departments.
5. In the state of Assam there are 27 lakh plus farmers house hold out of which there are 8.75 lakh PMKISAN beneficiaries. As per SLBC database, 11.54 lakh KCC are outstanding level. However, the active KCCs are far lesser considering the default position and pending updation at Banks/ PACS level. Still there exists a gap of 16.39 lakh farmers/ farm households to be covered under KCC.

In this connection, CGM, NABARD requested the Agriculture department, Government of Assam to share the data of 18 lakh farmers available with them to SLBC so that it can be segregated district and bank wise for facilitating to target the intended farmers during the campaign period.

6. For the purpose the following action points to be initiated at various levels:
 - District Commissioners (DCs) may be requested to issue suitable instructions to BDOs and Line Departments for mobilising farmers for the campaign.
 - LDMs to use the data provided by Department/ SLBC to identify the gaps, particularly to focus on areas (villages) with wide gaps in the KCC mismatch on priority basis for conduct of awareness and KCC campaigns.
 - A Task Force at District Level may be constituted for effective review and monitoring of the progress in implementation.
 - Weekly and fortnightly meetings for review of the Abhiyaan as also in the progress in provision of KCC to be done at block levels and monitored at the district level in BLBC and DLBC fora.
 - Banks need to be proactive in issuing KCC to eligible and desirous farmers within the stipulated period of 14 days. Banks need to provide the pendency data on KCC applications to the LDMs for weekly and fortnightly review purpose.

The meeting was concluded with concluding remarks of Shri Paban Kumar Borthakur, IAS, Chief Secretary, Assam to all the member Banks to participate in the campaign with concerned line Departments and make it successful.

Chief Secretary, Assam
& Chairman, SLBC, Assam

(A) RBI, NABARD, SIDBI, NEDFI:			
SI. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Amaresh Kumar Jha	SBI	GM
2	Smt. Sushmita Phukan	RBI	RD
3	Shri Aloka Ranjan Ranarahu	RBI	DGM
4	Ms. Zinia Baruah	RBI	AGM
5	Shri Naveen Dhingra	NABARD	CGM
6	Shri Nabin Kumar Roy	NABARD	GM
7	Shri Tapas Sankar Rout	NABARD	DGM
8	Shri Pradeep Kr Nath	SIDBI	DGM
9	Shri Vikas Bhardwaj	SIDBI	PMU
10	Shri Rupam Nath	SIDBI	AVP
(B) STATE DEPARTMENT/STAKEHOLDERS			
SI. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Paban Kumar Borthakur, IAS	Govt. of Assam	Chief Secretary
2	Shri Gyanendra Pratap Singh, IPS	Assam State Police Department	Director General of Police
3	Dr. Ashish Kumar Bhutani, IAS	Agriculture, Govt. of Assam	Additional Chief Secretary
4	Dr. Ravi Kota, IAS	Home Department, Industries, Commerce & Public Enterprises Department	Additional Chief Secretary
5	Shri Samir Sinha, IAS	Finance Dept.	Additional Chief Secretary
6	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
7	Smt. Laya Madhuri, IAS	Finance Dept.	Secretary
8	Smt. Gayatri Hyalinge, IAS	Finance Dept.	Joint Secretary
9	Smt. Eva Deka	Finance Dept.	Director
10	Shri Utpal Medhi	Finance Dept.	SRO
11	Smt. Kasturi Barman	Finance Dept.	Asst. Section Officer
12	Smt. Barsha Sonowal	Finance Dept.	Banking Expert
13	Shri Anikesh Dutta	Finance Dept.(A&F)	SO
14	Smt. Jinee Choudhury	Finance Dept.(A&F)	ASO
15	Shri Subrata Roy Bardhan, ACS	Agriculture Dept.	Secretary

16	Shri Bhaskar Pegu	Agriculture Dept.	Director
17	Shri Madhuram Patiri	Agriculture Dept.	JDA
18	Shri Abhijit Baruah, ACS	AH & Vety Dept.	Secretary
19	Shri Pritam Kashyap	ASRLM	State Mission Manager
20	Shri Kabindra Baishya	ASRLM	PM-FI
21	Smt. Panchami Choudhury	NULM	State Mission Director
22	Shri Debashish k Baruah	NULM	State Project Manager
23	Shri Anantlal Gyani, IAS	Revenue Department	Secretary
24	Shri Jamal Uddin Choudhury	Cooperation Dept.	ARCS
25	Shri Esther Kathar, ACS	P& RD	Addl. Secretary
26	Shri Dipanjali Borah	Transport Department	DTO(HQ)
27	Shri Naveen Thaduri	Department of Telecom GOI	ADG
28	Shri Ratul Sarma	Dept. of Fishery	Nodal Officer-KCC
29	Smt. Kavyashree Mahanta, ACS	Dept. of Fishery	Secretary
30	Smt Santana Chetia	IT Department	Secretary
31	Shri W.S. Daimary	Excise Department	Joint Secretary
32	Dr. Lakshmanan S, IAS	Commissionerate of Industries & Commerce	Secretary
33	Smt Antara P P Bhattacharjee	Commissionerate of Industries & Commerce	Deputy Director
34	Shri Himanga Dip Das	Commissionerate of Industries & Commerce	Asst. Director (OSD)
35	Shri Oinam Sarankumar Singh, IAS	Commissionerate of Industries & Commerce	Commissioner
36	Shri Arpan Saikia, ACS	Industries Commerce & PE Dept.	Secretary
37	Shri Dhruvajit Sarma	PMFME, AIDC	State Lead
38	Shri Suresh Chandra Das	MSME-DFO, Ghy	Asst. Director Gr-1
39	Shri Pankaj Kr Baruah	RSETI	State Director
40	Smt. Jimlee Saikia Kakoty, ACS	School Education dept.	Deputy Secretary
41	Shri Amitav Saikia	AIDC	DGM
42	Shri A.N Hazarika	Tea Tribes & Adivasi	Director

43	Shri Mustafa Ali Ahmed	Welfare Forest Dept., Govt. of Assam	DCF
44	Smt. Bijusmita Das		Asst. Officer
45	Shri Tuhin Sen	WMD Dept	AMDB
46	Shri Jitu Pradhan	Bharti Airtel Limited	LEA Nodal Officer
47	Shri Pankaj Kr. Borah	Reliance Jio	Nodal Officer
30	Shri Abhijit Nath	Vodafone Idea	GM
31	Shri Bhargav	Vodafone Idea	SM, Nodal
(C) Banks, Insurance & MFIN:			
SI. No.	NAME	ORGANISATION	DESIGNATION
1	Smt Nina Bairagi	SBI	DGM ABU
2	Shri Pankaj Goswami	SBI	AGM PBBU
3	Shri D. Hazarika	SBI	AGM REHBU
4	Shri Monoj Sen	SBI	AGM FI
5	Shri Asim Anand	SBI	CM, GSS & SME
6	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	AGM
7	Shri L. Leivon	Bank of Baroda	AGM
8	Shri Anjan Kr Banikya	Bank of Baroda	PS in charge
9	Shri Vinaya Singh	Bank of India	ZM
10	Shri N. Srinivasa Rao	Canara Bank	DGM
11	Shri Krishna Kumar	Central Bank of India	DZM
12	Smt Christina Mili	Central Bank of India	Senior Manager
13	Shri Tanmoy Dey	Indian Bank	AGM
14	Smt. Preeti Kumari	Indian Bank	Chief Manager
15	Shri Binod Kumar	Indian Overseas Bank	CRM
16	Shri Rajesh Kr. Pramanic	PNB	DGM
17	Shri Nalin Lochan Deo	Punjab & Sind Bank	Chief Manager
18	Shri Sunit Kr Jha	UCO Bank	DGM
19	Shri Prabhat Kumar	Union Bank of India	Regional Head/DGM
20	Shri Ajit Kr. Thakur	Axis Bank	VP-State Head
21	Shri Rupam Bhuyan	Axis Bank	VP-Branch Head
22	Shri Rakesh Das	Axis Bank	AVP
23	Shri Devdeep Bharadwaj	Bandhan Bank	RH
24	Shri Debajit Roy	HDFC Bank	Vice President
25	Shri Ripunjit Borah	HDFC Bank	AVP
26	Shri Dipan Dutta	ICICI Bank	Chief Manager
27	Shri Bhusan Chandra Das	IDBI Bank	AGM
28	Shri Iftikhar Hussain	Indusind Bank	AVP

29	Shri Samujjwal Laskar	Karnataka Bank	Branch Manager
30	Shri Asun. S	Tamilnad Mercantile Bank	Asst. Manager
31	Smt. Nabanita Karak	Kotak Mahindra Bank	AVP
32	Shri Debashish Hazarika	AU Small Finance Bank	Branch Manager
33	Shri Samudrajit Gogoi	South Indian Bank	Manager
34	Shri Arunabh Bardoloi	RBL Bank	Deputy Manager
35	Shri Gopal Sharma	ESAF SF Bank	Manager
36	Shri Krishnendu Majumdar	Jana Small Finance Bank	Regional Head
37	Shri Jaydev Das	Yes Bank	EVP
38	Smt. Rupam Bania	Yes Bank	VP
39	Smt. Riya Medhi	Yes Bank	AVP
40	Shri Gautam Gogoi	Yes Bank	Vice President
41	Smt. Jonali Deka	Yes Bank	AVP
42	Shri Anjanjyoti Das	NESFB	Zonal Head
43	Shri Rajib Kar	Ujjivan SFB	Product Manager
44	Shri Kamlesh Paul	Utkarsh Small Finance Bank	Branch Head
45	Shri Jhonmoni Kalita	Utkarsh Small Finance Bank	SE
46	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
47	Shri Ansarul Hoque	IPPB	Senior Manager
48	Shri Ugresh Kumar	AGVB	GM
49	Shri Prasanta Sarmah	Apex Bank	DGM
50	Smt. Aatreyee Borthakur	Apex Bank	Manager
51	Shri Vivekananda Hembram	NHB	Regional Manager
52	Shri Raj Kumar	NHB	Project Finance Officer
53	Shri Sumit Maity	LIC	AO
54	Smt. Dolly Saikia	ICICI Pay life	Associate Manager
55	Shri Pradip Baishya	MAGMA HDI GIC	BAH
56	Shri Vincee Sharfaraj Ahmed	Pramerica Life Insurance Ltd	Regional Manager (OPS)
57	Shri Sarjekul Hoque	Royal Sundaram GIC Ltd	TSM
(D) SLBC Convenor:			
SI. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Hemant Gadge	SBI	DGM (SLBC)

2	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
3	Shri Amarjit Behara	SBI	AGM(SLBC)
4	Shri Rajat Kanta Das	SBI	CM(SLBC)
5	Shri Pranab Sen	SBI	CM, RSETI
6	Shri Sanjib Swargiary	SBI	Dy. Manager(SLBC)
7	Ms Binita Kumari	SBI	Dy. Manager(SLBC)
8	Smt. Sujata Bhattacharjee	SBI	Dy. Manager(SLBC)
9	Shri Himangshu Kalita	SBI	Associate(SLBC)