AGENDA FOR ASSAM SLBC MEETING FOR MARCH'2026 QUARTER

AGENDA -1

ADOPTION OF MINUTES: The minutes of State Level Bankers' Committee meeting held on 05.03.2026 was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA -2:

<table>
<tr><th colspan="3">ACTION TAKEN REPORT (ATR) OF ASSAM SLBC MEETING HELD ON 05.03.2026</th></tr>
<tr><th>SN</th><th>AGENDA ACTION POINT</th><th>REMARKS</th></tr>
<tr><td>1</td><td>As advised by the Hon'ble Chief Secretary in last SLBC meeting, banks shall identify and address key bottlenecks affecting credit growth, financial inclusion and developmental financing through a coordinated, time-bound action plan.</td><td>SLBC, Assam conducted a Special Session with member banks, as advised by the Hon'ble Chief Secretary, to identify key opportunities, challenges and way forward for strengthening banking and developmental initiatives in the State.
<u>Opportunities:</u>
• <u>Agri & Allied Sectors:</u> High potential in dairy, fishery, poultry, piggery, horticulture, tea, bamboo, sericulture and food processing.
• <u>Financial Inclusion & Digital Banking:</u> Expansion through BCs/CSPs, UPI/QR adoption, doorstep banking and digital credit delivery.
• <u>MSME, Startup & Retail Credit Growth:</u> Rising demand for housing, education, transport, micro-enterprise and livelihood financing.
• <u>SHGs, FPOs & Government Schemes:</u> Strong scope under PMJDY, PMEGP, PM Vishwakarma, MUDRA, APART, DAY-NRLM and subsidy-linked programmes.
• <u>Agri Infrastructure & Value Chains:</u> Opportunities in cold storage, warehouses, processing units, logistics hubs and market linkage infrastructure.
<u>Key Challenges / Hurdles:</u>
• Land records, mortgage creation and documentation issues delaying credit appraisal and disbursement.
• Floods, difficult terrain, connectivity gaps and climate-related risks affecting outreach and recovery.
• Low financial and digital literacy, particularly among rural customers, SHGs and first-time borrowers.
• Asset quality concerns arising from natural calamities, credit diversion, irregular income patterns and unsecured lending stress.
• Inadequate storage, logistics, market linkage and digital infrastructure in rural areas.
<u>Way Forward / Suggestions:</u>
• Expedite digitisation and integration of land records through Revenue Department initiatives and platforms such as Dharitree, enabling seamless verification, mortgage creation and faster credit processing by banks.
• Improve telecom connectivity and power infrastructure in remote areas and facilitate opening of Brick & Mortar branches and CSP outlets under Financial Inclusion initiatives to strengthen banking access.
• Leverage Bank Sakhis, BCs, Financial Literacy Centres (FLCs), NRLM/ASRLM SHG networks and CFL projects supported by NABARD for conducting village-level awareness drives on banking, social security schemes and cyber fraud prevention.
• Increase coverage under CGTMSE, PMEGP, PM Vishwakarma, MUDRA, PMFME and Agriculture Infrastructure Fund (AIF) to encourage lending to MSMEs, startups, agri-entrepreneurs and first-time borrowers with reduced credit risk.
• Strengthen coordination among Banks, Government Departments, NABARD, ASRLM, FPOs/PACS and District Administration through regular district-level review meetings for beneficiary identification, subsidy convergence, infrastructure creation and resolution of operational bottlenecks.
• Utilize the Orunodoi beneficiary database to achieve saturation under PMJJBY, PMSBY and APY through coordinated enrolment drives by Banks, ASRLM and the State Government.
• Facilitate creation of warehouses, cold storages, pack houses, collection centres and processing units through schemes such as AIF, PMKSY and NABARD RIDF, while promoting FPO-led aggregation and marketing to improve farmer incomes and credit absorption.
• Utilization of RSETIs to provide training for Entrepreneurship Development Program to the CMAAA and CMMUP beneficiaries availing credit support from the Banks</td></tr>
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2	To push the state's CD Ratio past the 80% benchmark, as advised by the Hon'ble Chief Secretary, a dedicated committee was to be formed to conduct a micro-level analysis of districts with a CD ratio below 50% in Barak Valley Districts.	The SLBC Sub-Committee on Low CD Ratio in the Barak Valley districts was constituted on 16.06.2025 under the Chairmanship of the Secretary, Barak Valley Development Department, with DCs and LDMs of Barak Valley Districts, concerned banks and SLBC as members. The latest meeting was held on 16.06.2026, and the key discussion points and action items emerging from the meeting are as follows. 1. The Committee reviewed the performance of Cachar, Hailakandi and Sribhumi districts, with special focus on the decline in CD Ratio. Major Banks were advised to play a proactive role in improving credit deployment and supporting balanced district-level credit growth. 2. Member Banks explained that higher deposit growth, operational constraints, limited MSME opportunities, land record issues affecting mortgage creation and loan write-offs had adversely impacted the CD Ratio. Banks assured the house that focused efforts would be made to improve performance in the coming quarters. 3. DGM, SLBC emphasized that Banks should significantly enhance lending under MSME, Agriculture, Rural Credit and other Priority Sector segments. Increased focus on these sectors was considered essential for improving ACP achievement as well as the overall CD Ratio. 4. Discrepancies were observed in the data submitted by UCO Bank. RBI and SLBC advised all member Banks to ensure proper verification, authentication and validation of data before submission to the SLBC Portal and other regulatory forums. 5. NABARD shared information on graded FPOs, infrastructure projects and other NABARD-assisted initiatives involving higher-ticket loans. The organization assured that project-wise details would be shared with SLBC to facilitate credit deployment by member Banks. 6. Banks were encouraged to explore financing opportunities arising from ongoing infrastructure projects, particularly by extending credit to contractors, vendors and other stakeholders associated with these projects. Such financing was expected to improve district-level credit off-take. 7. Member Banks were advised to strengthen coordination with District Administration, Line Departments and Land Records Authorities for identifying viable projects, resolving implementation challenges and expanding credit coverage in potential sectors. 8. RBI highlighted the importance of conducting regular Credit Awareness Camps in collaboration with NABARD and Line Departments. Such programmes would help generate quality lending proposals, improve financial literacy and support better NPA management. 9. Banks with declining CD Ratio were advised to prepare district-specific action plans, strengthen branch-level monitoring and periodically review their business strategies to ensure sustained improvement in credit deployment and business performance. 10. The Committee appreciated the constructive deliberations and reaffirmed the commitment of Banks, RBI, NABARD and SLBC to work collaboratively for improving credit flow, enhancing Priority Sector lending and achieving sustainable improvement in the CD Ratio across the Barak Valley districts.
3	SLBC, NABARD, and Industries & Commerce Department, Assam were jointly to create a Standard Operating Procedure (SOP) and share with member Banks.	SOP is created and circulated to all banks by SLBC.
4	<u>Setting up of ATMs in 4 Aspirational Blocks:</u> PNB to submit a formal proposal for deployment of Micro-ATMs/AEPS-enabled BC outlets as an alternative to ATMs in aspirational blocks.	Assam Gramin Bank has 15 BCs deployed in the four aspirational blocks. PNB has decided to equip these BCs with Micro ATMs(PIN pads) to facilitate ATM-related services and improve customer access. The matter has been taken up with Head Office, PNB by AGB. PNB has assured that the Micro ATMs will be issued shortly.

5	<u>Brick and Mortar Branch Setup in Unbanked Villages:</u> In villages with a population over 5,000, the State Government will provide land in a time-bound manner for banks to construct brick-and-mortar branches (operating via BCs in the interim). Villages with a population under 5,000 will be entirely served through Business Correspondents (BCs)	Latest Status of Setting up of Brick-and-Mortar Branches is in Agenda No. 7 (C).

AGENDA 3: REVIEW OF BANKING PARAMETERS

a) DEPOSITS, ADVANCES & CD RATIO FOR ASSAM AS ON 31.03.2026: -

(Amount in ₹Crores)

	As on 31.03.2025	As on 31.12.2025	As on 31.03.2026	QoQ growth	YOY growth
Deposits	2,34,646	2,41,872	2,51,438	9,566 (4%)	16,792 (7%)
Advances	1,67,315	1,80,137	1,84,864	4,727 (3%)	17,549 (10%)
CD Ratio	**71.31**	**74.48**	**73.52**		

b) DISTRICT-WISE CD RATIO AS ON 31.03.2026: -

Districts below 50% CD Ratio: Banks less than 50% CD Ratio							
Sribhumi(39.92)		Hailakandi(44.72)		Dimahasao(43.86)		Cachar (49.74)	
Bank Name	CDR	Bank Name	CDR	Bank Name	CDR	Bank Name	CDR
Apex	8.24	Indusind	0.06	Indusind	0.00	Apex	15.08
CBI	19.66	Apex	9.56	Slice	6.09	UCO	21.60
Union	21.23	Slice	26.22	Apex	8.21	IDBI	24.37
Indian	29.36	BOI	28.21	PNB	18.53	CBI	27.45
UCO	30.00	CBI	33.93	ICICI	19.09	Slice	27.86
PNB	31.58	PNB	34.05	Canara	21.32	Union	32.82
SBI	33.83	HDFC	34.36	Bandhan	21.68	IDFC	33.32
AGB	34.96	Union	36.75	BOI	35.86	AGB	34.45
BOI	43.48	AGB	39.65	CBI	39.21	YES	37.79
Slice	49.83	Canara	41.94	BOB	39.97	Federal	38.15
		ICICI	42.13			PSB	38.51
						PNB	39.17
						BOB	39.35
						Indian	39.37

c) ACHIEVEMENT UNDER ACP AND PSL AS ON 31.03.2026:

(Amount in ₹Crores)

Sector	FY 2025-26		
	Target Amount	Achieved Amount	Achievement %
Agri Total	28,001	14,835	53%
MSME	37,712	40,303	107%
Other Priority Sector	5,900	5,085	86%
Total	**71,613**	**60,224**	**84%**

In the agriculture sector, 27 Banks could not achieve their targets. In subcommittee meeting, Banks informed that the targets allotted under the sector were considerably high, due to which the targets could not be achieved.

PRIORITY SECTOR ADVANCES (PSA): SECTORAL POSITION AS ON 31.03.2026: -

(Amount in ₹Crores)

Sector	O/S as on 31.03.2025	O/S as on 31.12.2025	O/S as on 31.03.2026	QoQ growth	YOY growth	PSL Adv % to Tot Adv
Agri Total	32,030	33,897	35,890	1,993 (6%)	3,860 (12%)	19%
MSME	44,515	49,775	50,852	I,077 (2%)	6,337 (14%)	28%
Other Priority Sector	11,705	13,373	13,895	522 (4%)	2,190 (19%)	8%
Total PSA	**88,250**	**97,045**	**1,00,636**	**3,591 (4%)**	**12,386 (14%)**	**54%**

d) BANK WISE PERFORMANCE REVIEW: MATRIX SCORING FOR ASSAM:

SLBC Assam has introduced a Bank-wise Performance Matrix to enable data-driven monitoring and comparative assessment of banks operating in the State. Attached as Annexure I.

e) GOVERNMENT SPONSORED SCHEMES (GSS): PERFORMANCE DURING THE FY (2025-26) & O/S AS ON 31.03.2026 AND POSITION OF CERTIFICATE CASES AND RECOVERY:

NRLM, NULM, PMEGP, SUI **(Amount in ₹Crores)**

Schemes	Target for FY (2025-26)		Disbursement		Achievement %	
	No.	Amt	No.	Amt	No.	Amt
i. NRLM (Group Loan)	1,40,000	4,500.00	1,13,018	5,495.05	81%	122%
NRLM(Individual)	40,000	400.00	25,103	328.73	63%	82%
ii. PMEGP	2,491	210.61	3,865	153.46	155%	73%

iii. PRADHAN MANTRI MUDRA YOJANA (PMMY) POSITION AS ON 31.03.2026: -

(Amount in ₹ Crores)

Sector	Disbursement Amt during current FY	Outstanding Amt	NPA Amt
Shishu	1,075	1,059	138 (13%)
Kishore	5,957	7,378	669 (9%)
Tarun	3,294	4,875	356 (7%)
Tarun Plus	74	72	0.35 (0%)
Total MUDRA	**10,400**	**13,384**	**1,163 (9%)**

iv. PMFME

PMFME Progress report during FY 2025-26 as on date 31.03.2026 for Assam				
Target	**No. of Applications Submitted in the Bank Against Target**	**No. of Applications Sanctioned against Target**	**No. of Applications Disbursed**	**NPA as on 31.03.2026**
6,000	7,817	3,129 (52%)	2,893	219

v. PM SURYAGHAR

PM Surya Ghar - Loan Status as on 31.05.2026				
Total Application Sourced	**Sanctioned**	**Disbursed**	**Rejected**	**In - Pipeline**
2,65,074	94,894	77,991	1,58,068	30,912

vi. PM VISHWAKARMA

PM Vishwakarma- Status as on 31.03.2026			
Sanctioned No	**Disbursement No**	**Outstanding No**	**NPA No**
4,026	3,951	4,008	1,106

vii. NPA IN GSS AND POSITION OF CERTIFICATE CASES AND RECOVERY

(Amount in ₹ Crores)

Schemes	As on 31.03.2025			As on 31.12.2025			As on 31.03.2026		
	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %	Outstanding Amt	NPA Amt	NPA Amt %
NRLM	7,375.08	43	0.58%	8,528.87	48.52	0.57%	8,971.81	51.03	0.57%
NULM	310.99	11.85	3.81%	302.05	12.15	4.02%	311.65	12.49	4.01%
PMEGP	854.3	191.09	22.37%	696.22	199.63	28.67%	711.2	198.99	27.98%
SUI	347.97	30.76	8.84%	372.78	40.36	10.83%	360.01	40.77	11.33%
PMMY	10,300.24	1,128.81	10.96%	12,664.71	1181.49	9.33%	13,384.27	1,162.05	8.68%

Data regarding certificate cases and recovery for Govt. Sponsored Schemes for March'26 quarter							
Pending cases at the beginning of the quarter		**Addition of cases during the quarter**		**Cases settled during the quarter**		**Pending cases at the close of the quarter**	
No.	**Amount**	**No.**	**Amount**	**No.**	**Amount**	**No.**	**Amount**
41,077	5,878.47	3,630	51.59	2,706	34.80	42,001	5,895.45

f) KCC CROP LOAN AND INSURANCE UNDER PMFBY

Progress under Crop KCC as on 31.03.2026							
New Crop KCC issued during quarter		**Outstanding**		**NPA**		**%age of NPA**	
No	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**
18,163	159.96	8,86,896	6,740.85	4,02,526	2,226.04	45%	33%

The cut-off date for paddy crops was 02.03.2026 and all member Banks were urged to ensure maximum coverage under PMFBY.

g) EDUCATION LOAN

(Amount in ₹ Crores)

Education Loan Progress report during FY 2025-26 as on 31.03.2026 for Assam								
	Total Sanctioned		**Total Disbursed**		**Total Outstanding**		**Total NPA**	
	No	**Amt**	**No**	**Amt**	**No**	**Amt**	**No**	**Amt**
Total	4,413	234.62	9,077	239.54	20,233	939.05	956	27.23
Female	2,195	112.26	4,343	114.08	9,015	427.87	262	7.62

h) PROGRESS UNDER SHG-BANK LINKAGE

(Amount in ₹ Crores)

SHG Credit Linkage Progress in Assam During FY 2025-26 till 31.03.2026						
Credit Linked No in FY 2024-25	**Credit Linked Amount in FY 2024-25**	**SHG O/S No.**	**SHG O/S Amt.**	**SHG NPA No.**	**SHG NPA Amt.**	**SHG NPA Amt. %**
99,621	4,325.37	2,81,577	8,939.51	14,089	91.52	1.02

i) **FLOW OF CREDIT TO MSME SECTOR**

i. **Credit to women owned MSMEs: -** Banks of the state have total outstanding amount of ₹ 5,040 Crores corresponding to 1,73,470 no. of loan accounts to women owned MSMEs as on 31.03.2026. The disbursement in FY 2025-26 is ₹ 2,312 Crores corresponding to 69,558 nos upto 31.03.2026.

ii. **Initiative by SIDBI: -** SLBC requests SIDBI to present any initiative by them under MSME Sector, if any.

AGENDA- 4: ENHANCING FARMERS' INCOME:

- . **E-NWR based pledge finance:** SLBC requests NABARD to present any data/schemes for enhancing Farmer's Income, if any.

AGENDA- 5: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY: SLBC requests NABARD to present any data/schemes for enhancing Farmer's Income, if any.

AGENDA- 6: STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS & SEAMLESS LOAN DISBURSEMENT; IMPLEMENTATION OF MODEL LAND LEASING ACT, 2016

- . **Svamitva Scheme:** SLBC requests Line Departments, Govt. of Assam to present any data/schemes, if any.

AGENDA- 7: STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:

a) **Review of operations of BCs:**

i. **Appointment of ASRLM trained SHGs as BCs:**
The issue of deployment of ASRLM-trained BCs in inactive BC locations was reviewed in the Sub-Committee meeting. The progress reported by Banks was found to be slow, and Bank-wise commitments were obtained for deployment of trained BCs. DGM, SLBC advised member Banks to expedite engagement of ASRLM-trained BCs and report progress regularly to ASRLM. Subsequently, Banks have reported further deployment of BCs, and the latest status is placed before the House for review and necessary guidance.

ii. **Share of women BCs/CSPs (NSFI Target):**
As per the roadmap for increasing the share of Women Business Correspondents (BCs), banks are required to ensure a minimum 30% share of women BCs in all new BC onboarding and progressively achieve 20% by Dec 2026, 25% by Dec 2027, and 30% by Dec 2028.

b) **Digital delivery channels: -**

i. **ATM penetration status in 16 ATM deficient districts of Assam:**
The issue of low ATM penetration status in 16 ATM deficient districts of Assam was reviewed in the Sub-Committee meeting. During the discussion, DGM SLBC advised member Banks not to reduce ATM presence and, wherever viability issues existed, to explore relocation of ATMs to areas with higher transaction potential instead of shutting them down.

ii. **Progress in coverage of ATMs in the 4 aspirational blocks not having any ATMs viz. Rongmongwe (Karbi Anglong), Socheng (West Karbi Anglong), South Hailakandi (Hailakandi), Diyungbra (Dima Hasao)**

iii. Financial Literacy Camps held during the FY 2025-26:

Quarters	No. of FLC Camps conducted during each Quarter	
	Target-FY (2025-26)	Achievement-FY (2025-26)
June'25	1,551	2,229
Sept'25	1,551	1,844
Dec'25	1,551	1,758
March'26	1,551	1,765
Total No. of FLC Camps	**6,204**	**7,596**

c) Status of Brick & Mortar Branches in unbanked villages: -

AGENDA- 8: RSETI AND SKILL DEVELOPMENT

i) Pending claims of RSETI: Pending Claim for the period w.e.f. Oct, 2025 to March, 2026 is 8.88 Crore.

ii) Credit linkage and training programmes of RSETI in Assam as on 31.03.2026

- Trained as on 31.03.2026: 23,135 i.e., 77% of the annual Target i.e., 29,931
- Settlement as on 31.03.2026: 17,210 i.e., 74% of Trained Beneficiaries
- Credit linkage as on 31.03.2026: 10,878 i.e., 47% of Trained Beneficiaries

iii) Setting up of 7 new RSETIs

AGENDA- 9: DISCUSSION ON MARKET INTELLIGENCE ISSUES *(Presented by PNB)*

AGENDA- 10: MISCELLANEOUS

i. Presentation on Aadhaar and Aadhaar seeding-reg:
ii. Incentivizing trade in landlocked States

AGENDA- 11: TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:

AGENDA- 12: ANY OTHER MATTER WITH PERMISSION OF CHAIR

(Annexure I)

Sl. No.	Bank Name	BASIC						SOCIAL SECURITY				GOVT. SPONSORED SCHEMES						SCORE	
		Share of Network						Per Branch				Share of Banks						Full Marks: 200	
		Branch	ATM	CSP	CD Ratio Actual %	PSL % Achv	ACP % Achv	PMJDY	PMJJBY	PMSBY	APY	PMEGP (Disb Amt)	NRLM Group (O/S Amt)	NRLM Individual (Disb No.)	PMMY (O/S Amt)	PMFME (Sanctioned No)	PM Suryaghar (Disb No)	TOTAL	%
1	**SBI**	**15**	**15**	**6**	**20**	**20**	**20**	**10**	**10**	**10**	**10**	**10**	**10**	**6**	**8**	**10**	**10**	**190**	**95**
2	**PNB**	**12**	**10**	**4**	**16**	**20**	**15**	**10**	**3**	**4**	**10**	**10**	**8**	**10**	**10**	**10**	**0**	**152**	**76**
3	**AGB**	**15**	**2**	**2**	**20**	**20**	**5**	**8**	**2**	**2**	**10**	**5**	**10**	**10**	**10**	**0**	**0**	**121**	**61**
4	**Indian**	**5**	**2**	**2**	**16**	**20**	**20**	**2**	**3**	**2**	**6**	**3**	**6**	**8**	**2**	**4**	**0**	**101**	**51**
5	UCO	5	2	2	12	20	15	6	2	2	2	7	2	8	6	6	0	97	49
6	HDFC	5	10	2	20	20	20	2	2	2	2	0	6	0	4	0	0	95	48
7	Union	2	2	2	16	20	20	4	2	2	4	10	2	0	4	2	0	92	46
8	IOB	2	2	2	20	20	20	2	2	2	6	3	2	0	2	2	0	87	44
9	Bandhan	15	2	2	20	20	10	2	2	2	2	0	0	0	10	0	0	87	44
10	ICICI	5	5	2	20	20	20	2	2	2	2	3	0	0	2	2	0	87	44
11	BOB	2	2	2	20	20	10	6	2	2	2	10	2	0	2	2	0	84	42
12	Canara	5	2	2	20	20	10	2	2	2	3	5	2	0	4	4	0	83	42
13	CBI	5	2	2	12	20	10	4	2	2	4	3	6	0	2	2	0	76	38
14	AXIS	5	5	2	20	15	5	2	2	2	2	10	0	0	6	0	0	76	38
15	BOI	2	2	2	16	20	10	2	2	2	3	7	2	0	2	2	0	74	37
16	Federal	2	2	2	20	20	10	2	2	2	2	5	0	0	2	0	0	71	36
17	BOM	2	2	2	20	20	5	2	2	2	2	3	2	0	2	2	0	68	34
18	Jana SFB	2	2	2	20	20	20	0	0	0	0	0	0	0	2	0	0	68	34
19	APEX	2	2	2	4	20	5	0	2	2	2	10	2	10	2	0	0	65	33
20	ESAF	2	2	2	20	20	10	0	2	2	2	0	0	0	2	0	0	64	32
21	IDBI	2	2	2	12	20	5	2	0	0	2	10	2	0	2	2	0	63	32
22	RBL	2	2	2	8	20	20	0	2	2	2	0	0	0	2	0	0	62	31
23	YES	2	2	10	8	20	10	2	2	2	2	0	0	0	2	0	0	62	31
24	Slice SFB	5	2	2	20	20	5	0	0	2	0	0	2	0	2	0	0	60	30
25	PSB	2	2	2	4	20	5	2	2	2	2	10	2	0	2	2	0	59	30
26	KMB	2	2	2	20	20	5	2	2	2	2	0	0	0	0	0	0	59	30
27	Ujjivan	2	2	2	20	20	10	0	0	0	0	0	0	0	2	0	0	58	29
28	Indusind	2	2	2	20	15	5	2	2	2	2	0	0	0	2	0	0	56	28
29	KBL	2	2	2	12	20	5	2	2	2	2	3	0	0	2	0	0	56	28
30	IDFC	2	2	2	20	5	10	2	2	2	2	0	0	0	2	0	0	51	26
31	SIB	2	2	2	2	20	5	2	2	2	2	0	0	0	2	0	0	43	22
32	AU SFB	2	2	2	2	20	5	2	2	2	2	0	0	0	2	0	0	43	22
33	TMB	2	2	2	2	20	5	0	2	2	2	0	0	0	0	0	0	39	20
34	APBL	2	2	10	2	0	0	0	0	0	0	0	0	0	0	0	0	16	8
35	IPPB	2	2	6	2	0	0	0	2	2	0	0	0	0	0	0	0	16	8
36	Utkarsh	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	8	4