GOVERNMENT OF ASSAM
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT
DISPUR, GUWAHATI-06

No. 232313/180 Dated 20-08-2026

From : The Under Secretary to the Govt. of Assam
Finance (IF) Department

To : The Chief General Manager,
State Bank of India, SLBC, Assam
North East Circle, Dispur.

Sub : Minutes of Assam State Level Bankers' Committee meeting for Match, 2026 quarter, held on 24.07.2026.

Ref : Your email dated 05.08.2026.

Sir,

With reference to the subject cited above, I am directed to send herewith the approved minutes of the Assam State Level Bankers' Committee meeting for quarter ended March, 2026 held on 24.07.2026.

This is for favour of your information and necessary action.

Enclo: As stated above.

Yours faithfully,
Digitally signed by
PRAFULLA MORANG
Date: 20-08-2026
12:00:22

Under Secretary to the Govt. of Assam
Finance (IF) Department

MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR MARCH 2026, HELD ON 24.07.2026, AT ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

Assam SLBC Meeting for March’26 was held on 24.07.2026 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Shri Kailash Chand Samria, IAS, Additional Chief Secretary to the Govt. of Assam, Fishery Department. The meeting was attended by Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, Smt. Aruna Rajoria, IAS, Commissioner & Secretary to the Govt. of Assam, Agriculture Department, Shri Bhaskar Baglari, General Manager, RBI, Shri G. Ramesh Kumar, Chief General Manager, NABARD, Shri Atul Rathi, Chief General Manager, SBI, Shri Safal Tripathi, General Manager, SBI, and senior officials of RBI, NABARD, SIDBI, member Banks, District Commissioners (through virtual mode), LDMs (through virtual mode), line departments of the Government of Assam and various other agencies.

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

Shri Amit Ranjan, DGM, SLBC welcomed all the participants and initiated the proceedings by reviewing the Action Taken Points arising out of the previous SLBC meeting. He apprised the house about Mission Sneh Jodi, a ₹411 crore project being undertaken by the Ministry of DoNER and the Government of Assam over a period of three years, aimed at transforming Assam’s GI-tagged Muga Silk into a globally recognized brand while generating livelihood opportunities with support from the banking sector. He also briefed the house on the Blue Valley Mission, launched in 2026, which focuses on sustainable development and improving global market access for local industries, particularly in food processing, dairy and allied activities. He highlighted opportunities for Banks in areas such as dairy infrastructure financing and KCC lending. He also pointed out key challenges, including digitization of land records affecting charge creation, difficult terrain and climatic conditions, mule accounts, asset quality concerns, irregular income patterns, logistics and last-mile connectivity, and low insurance penetration. He emphasized that greater digital adoption, improved coordination among Government Departments and Banks, and expansion of insurance coverage to fisheries and other allied sectors would be critical for the successful implementation of these initiatives.

Shri Atul Rathi, Chief General Manager, SBI, appreciated Assam’s strong economic growth and the encouraging performance under Priority Sector Lending, particularly the growth in Agriculture advances, while emphasizing that considerable scope for further improvement remains. He noted the satisfactory achievement under the Annual Credit Plan and urged Banks to further strengthen credit flow, particularly to the Agriculture and MSME sectors. Referring to the significant untapped potential in the MSME sector across the Northeastern Region, he stressed the need for greater formalization and enhanced credit support. He appreciated the Ranking Matrix introduced by SLBC under the guidance of the State Government and RBI, stating that it would help Banks identify areas requiring focused intervention. He also appreciated the State Government's initiatives towards investment in human capital and infrastructure and emphasized greater support for Agriculture, youth and entrepreneurship. He highlighted the importance of the four Ps, i.e., People, Partnership, Projects and Policies, for ensuring sustainable growth in the State.

He expressed concern over the growing menace of mule accounts and suggested that a suitable institutional framework may be considered in Assam to address the issue. He urged Banks to strengthen controls relating to money mule accounts and offered SBI's support in addressing KYC and AML-related risks. He also urged Banks to minimize Re-KYC pendency through special outreach camps. He expressed concern that a few Banks were yet to contribute adequately under Government Sponsored Schemes and emphasized active participation by all member Banks in flagship schemes. He appreciated the overall growth in deposits, advances and CD Ratio in the State, while expressing concern over the recent moderation in CD Ratio and the continued low CD Ratio in a few districts. He urged the concerned stakeholders to prepare monitorable and implementable action plans for improving credit deployment in such districts. He also encouraged member Banks to expand their branch network and establish adequate delivery points to strengthen last-mile banking services.

He requested Banks to enhance enrolment under PMFBY, particularly for marginal farmers, and expedite the engagement of ASRLM-trained women SHG members as Business Correspondents. He further urged all stakeholders to expedite the establishment of additional RSETIs and expressed concern over the non-participation of a few member Banks in the SLBC forum. He concluded by requesting all stakeholders to proactively ensure consistency, accuracy and integrity of data reported across various platforms.

Shri G. Ramesh Kumar, Chief General Manager, NABARD , appreciated Assam's strong growth trajectory and urged Banks to align their credit growth with the State's economic progress. He informed the house that the credit target for FY 2026-27 had been fixed at ₹92,000 crore and emphasized the need to bring more farmers into the formal banking system. He appreciated the State's focus on infrastructure development and reiterated NABARD's support through RIDF, while calling for greater focus on Fisheries and strengthening of FPOs. He also stressed the need to enhance women's participation in MSME credit, promote lending to individual SHG members and support the startup ecosystem. He emphasized farmers, women and youth as key focus areas for inclusive development and sought the cooperation of member Banks in NABARD's initiative for digitization and strengthening of PACS.

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, apprised the house that the State Budget 2026-27 had been approved with 18 flagship schemes and urged Banks to familiarize themselves with the same and enhance lending under the Priority Sector. He sought the cooperation of Banks in fund disbursement under the Orunodoi Scheme and expressed concern over the limited bank linkage of CMAAA beneficiaries identified by the State Government. He also urged Banks to explore possibilities for opening Brick-and-Mortar branches in identified areas. Further, he requested Banks to assist State Government Departments in claiming funds lying in identified dormant accounts and to extend support in sharing permissible data for widening the tax base, within the applicable legal and regulatory framework.

Shri Kailash Chand Samria, IAS, Additional Chief Secretary to the Govt. of Assam, Fishery Department welcomed the participants and appreciated the efforts of Banks and line departments. He emphasised that the SLBC is not merely to review figures, but to identify bottlenecks, resolve implementation issues. While expressing satisfaction over the overall CD Ratio, he urged Banks to undertake an in-depth analysis of underperforming districts and devise effective last-mile implementation plans for improving outcomes. He also emphasized the need to explore greater credit opportunities in Agriculture and allied sectors and encouraged the house to focus on solution-oriented deliberations.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended December'2025 held on 05.03.2026 unanimously.

AGENDA PRESENTATION:

Shri Amit Ranjan, DGM, SLBC, Assam, presented the agenda of the meeting.

The following notable action points emerged from the discussion in the

Meeting:

REVIEW OF CREDIT DEPOSIT RATIO:

DGM, SLBC expressed optimism regarding achievement of the targeted CD Ratio during the Financial Year 2026-27. The only area of concern, as pointed out by him, was the performance of some major Banks where the CD Ratio was below 60%, thereby pulling down the cumulative CD Ratio of the State of Assam. He specifically mentioned CBI and BOI, whose CD Ratios had declined on both YoY and QoQ basis. Commissioner & Secretary to the Govt. of Assam, Finance Department, urged Banks to make efforts to increase the CD Ratio so that Assam could be brought at par with the National Average.

Commissioner & Secretary to the Govt. of Assam, Finance Department pointed out that the position of Kokrajhar was worrisome. He advised the LDMs and DCs of districts having a CD Ratio below 50% to examine the reasons and come up with viable strategies for improvement of the CD Ratio.

(Action Point: All member Banks, LDMs of districts below 50% CD Ratio, Line Departments)

ACP& PRIORITY SECTOR ADVANCES

It was pointed out that 27 Banks could not achieve their ACP targets, wherein below-par performance in the Agriculture sector was the main reason for pulling down the overall achievement of the Banks.

DGM, SLBC pointed out that the growth under Priority Sector Advances was in line with the National Average. Commissioner & Secretary to the Govt. of Assam, Finance Department observed that Banks figuring among the Bottom Five would not receive the desired support from Government Departments in respect of CASA deposits. He advised all Government Departments to take note of the same.

(Action Point:All member Banks)

BANK-WISE PERFORMANCE MATRIX:

For the first time, SLBC Assam introduced a Ranking Matrix for evaluation of the performance of Banks as per NSFI Guidelines and the North-East Bankers' Conclave. The house was informed that the Matrix would henceforth be used for assessing the performance of Banks. Commissioner & Secretary to the Govt. of Assam, Finance Department pointed out that the Matrix should be shared with the member Banks and the State Government prior to discussion in SLBC. DGM, SLBC informed the house that the Scoring Matrix had been shared one month prior to its presentation in the SLBC forum.

(Action Point: SLBC)

NRLM:

The house was apprised that the scheme was yet to be rolled out by at least 18 Banks in the State, which could further boost performance under the scheme. DGM, SLBC voiced his concern regarding saturation of SHGs and requested ASRLM to handhold the Banks going forward. The official from ASRLM responded that nearly 95% of SHGs had been linked with the first dosage of credit. Hence, the Department was focusing to enhance credit disbursement to individual SHG members. Commissioner & Secretary to the Govt. of Assam, Finance Department asked ASRLM to explore ways to operationalize the intent of the Government of Assam in providing Credit Guarantee for loans extended to SHGs and to popularize the scheme for lending to individual SHG members.

Under NRLM Individual Loans, Banks with Nil disbursement were pointed out. ASRLM informed the house that proposals were now being submitted through the Jan Samarth Portal. The Department highlighted the issue of pendency and requested Banks to monitor these proposals to ensure adherence to the prescribed timelines for their disposal. DGM, SLBC pointed out that certain Private Sector Banks were charging higher rates of interest compared to their PSB counterparts and requested them to explore the possibility of making their interest rates more competitive.

Commissioner & Secretary to the Govt. of Assam, Finance Department advised ASRLM to constitute a Sub-Committee with NABARD and Banks as members for preparation of operational guidelines for implementation of the flagship schemes announced by the State Government.

(Action Point: All member Banks, ASRLM Department)

PMEGP:

DGM, SLBC pointed out that nearly 15 Banks had not yet started lending under the scheme. He further pointed out that there was considerable NPA under the scheme, apart from issues relating to crediting of subsidy. The official from KVIC was requested to look into the issue. KVIC informed that subsidy claims were lying pending due to non-submission of proper documentation by the Banks. SBI pointed out that the PMEGP 2.0 Portal was not yet fully operational and claims were being rejected despite submission of proper documents. The house decided that a meeting should be held between KVIC and Banks for resolution of the concerns.

(Action Point: KVIC, All Member Banks)

PMMY:

DGM, SLBC flagged the concern of rising NPAs under the scheme. Banks with Nil or negligible contribution under the scheme were pointed out. It was informed that Bandhan Bank and CBI had recorded negative YoY growth on account of write-off of NPAs.

(Action Point: All Member Banks)

PMFME:

The improved performance of Banks under the scheme was highlighted. However, concern was expressed over increasing NPAs under the scheme. The PMFME Department requested Banks to submit account-wise lists of NPAs so that the Department could assist in recovery of NPAs under the scheme. The Department also voiced its concern over the lower participation of Banks under the scheme, with only four Nationalized Banks accounting for more than 78% of the total share and urged all member Banks to contribute. It was further pointed out that the participation of Private Sector Banks was almost Nil under the scheme. The Department requested Banks to explore ways to sanction loans in districts where issues relating to title ownership of land were being faced.

(Action Point: All Member Banks)

PM SURYAGHAR

DGM SLBC requested for widespread contribution from all member Banks for increase in disbursements under the scheme.

(Action point: All Member Banks)

PM Vishwakarma

The house was informed about Credit Camps being organized under the scheme in five districts of Assam for expeditious disposal of pending and rejected loan proposals. CGM SBI requested all member Banks to actively participate in the camps. Commissioner & Secretary to the Govt. of Assam, Finance Department asked the under performing Banks to focus on the product.

(Action point: All Member Banks)

NPA in GSS

The haircut scenarios for resolution of KCC NPAs was discussed. Commissioner & Secretary to the Govt. of Assam, Agriculture Department, informed that the Government was of the view that all Banks must be willing to take a uniform haircut. She requested SLBC convener to work out the Bank haircut with clarity especially for the major Banks having almost 95% of the NPAs and thereafter the Government support could be looked into. Commissioner and Secretary to the Govt. of Assam, Finance Department alluded to the budget of Assam Government which had given high priority to this initiative and asked Banks to come up with a draft plan at the earliest in co-ordination with the State Government.

(Action Point: SLBC, Line Departments, Govt. of Assam)

SHG BANK LINKAGE

It was pointed out that 18 Banks were yet to start credit linkage of SHGs despite NPA percentage of less than 1%. Official from Industries & Commerce Department, Govt. of Assam commented that Banks should focus on more credit linkages to CMAAA beneficiaries which would increase SHG credit linkage. The department urged all Banks to expedite credit linkage to CMAAA beneficiaries. There were around 1 lakh CMAAA beneficiaries, out of which, 75,000 beneficiaries were yet to receive financial aid in the form of loans.

DGM SLBC added that the list of trained SHG trained members had been obtained from all the member Banks who could be appointed as BCs.

(Action Point: All Member Banks)

STATUS OF BRICK & MORTAR BRANCHES IN UNBANKED VILLAGES:

It was informed that DFS had agreed to drop the issue of opening branches in 10 sites due to viability issues. All the Banks were asked to co-ordinate with District administration officials along with LDMs to expedite opening of branches in the chosen sites. The Banks were asked to assess the viability in a proactive manner and inform the Government.

(Action point: Concerned Banks)

RSETI AND SKILL DEVELOPMENT:

All Banks were requested to make up for the shortfall in credit linkages to the trained RSETI members. The ASRLM department informed that a claim of Rs 8.8 Cr which had been submitted to MoRD and the Banks would be reimbursed once the funds were received. For Baksa District, it has been decided that SBI will open RSETI at the district as it had been rejected by AXIS Bank and CBI. The department further informed that at Charaideo and Hailakandi temporary premises had already been identified and requested PNB to operationalize RSETI in these districts. For Hojai and West Karbi Anglong districts land possession had been completed, and temporary infrastructure was under process. SBI was asked to expedite RSETI opening at these centers.

(Action point: Concerned Banks)

PRESENTATION ON AADHAAR AND AADHAAR SEEDING:

It was informed in the house by UIDAI Department that more than 80% of tea garden workers were using cash for transactions, amounting to approximately ₹24 crore. It was further highlighted that the rate of AePS transaction failures among tea garden workers in Assam was nearly twice the national average. UIDAI also apprised the house that the grievance redressal mechanism available for resolution of such issues. The Department had requested all member banks to share the relevant data and to take up the matter relating to Spynet in the next SLBC meeting. UIDAI also sought the cooperation of Banks and other stakeholders in addressing the issue of mule accounts.

(Action point: All member Banks)

The meeting ended with a vote of thanks by Shri Safal Tripathi, GM (NW I) & SLBC Convenor, Assam. He began his address by appreciating the efforts of SLBC in co-ordinating the SLBC meetings. He expressed hope that the overall credit demand was likely to improve once the financial headwinds become favorable and requested Banks to remain prepared to cash in on the opportunities. He urged all Banks to perform to their optimum potential and look for holistic development in the state of Assam. He informed the house about the recent developments in the Banking sector with respect to revision in guidelines in KCC and Lead Bank schemes. He further added that going forward there would be rationalization of SLBC portal at national level for effective data monitoring and planning

Digitally signed by
KAILASH CHAND SAMRIA
Date: 14-08-2026
12:24:31

Additional Chief Secretary to the Govt. of Assam,
Fisheries Department, Dispur.

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ANNEXURE I			
(A) DFS, SBI, RBI, NABARD, SIDBI:			
S.No.	**NAME**	**ORGANISATION**	**DESIGNATION**
1	Shri Atul Rathi	SBI	CGM
2	Shri Safal Tripathi	SBI	GM
3	Shri Amit Ranjan	SBI	DGM
4	Shri Bhaskar Baglari	RBI	GM
5	Smt. Poonam Chetia	RBI	DGM
6	Shri Bedabrata Saikia	RBI	AGM
7	Shri G. Ramesh Kumar	NABARD	CGM
8	Shri S Hrangagot	NABARD	DGM
9	Shri Evan T Munsong	NABARD	DGM
10	Shri Mai Gaurav Upadhaya	NABARD	P&SO
11	Shri Thokchom Sanathoi Singh	NABARD	AM
12	Shri G. Hangzo	SIDBI	AGM
13	Smt. Anupoma Anand	SIDBI	Manager
14	Smt. M Pooja Singha	SIDBI	CSS
(B) STATE DEPARTMENT/STAKEHOLDERS			
S.No.	**NAME**	**ORGANISATION**	**DESIGNATION**
1	Shri Kailash Chand Samaria, IAS	Fisheries Dept.	Addl. Chief Secretary
2	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
3	Shri Nisarg Hivare, IAS	Finance Dept.	Secretary
4	Shri Kshetish Ch. Pegu, ACS	Finance Dept.	Addl. Secretary
5	Smt. Nita Baruah	Finance Dept.	Junior Assistant
6	Shri Rashsul Hussain	Finance Dept.	Project Mgr
7	Shri Manoj Pathak	Finance Dept.	Dbt Expert
8	Shri Ankur Sarma	Finance Dept.	Section Officer
9	Smt. Aruna Rajoria, IAS	Agriculture	Secretary
10	Shri Arup Sarma	Agriculture	Asst. Director
11	Shri Bipul Das	Agriculture	Deputy Director
12	Shri Pranami Hazarika	Namaste Scheme, SBM	Project Mgr
13	Shri Kuntal M S Bordoloi	ASRLM	State Mission Director

14	Shri Rithin Dey	ASRLM	SPM-FI
15	Mr. Firdaus Muhammed	ASRLM	PM-Skills
16	Dr. Himadri Konch	ASRLM	COO Prog
17	Dr. Haripad Bhagawati	AH & VD	Credit Planning Officer
18	Shri Sabyasachi Kashyap	SMD, SBM-U	SMB
19	Shri Pallav Gopal Jha, IAS	SNT, STE, IAA	Secretary
20	Shri Hareswar Tumung	MSME-DFO	Asst. Director
21	Shri Sumit Kumar Gupta	MSME-DFO	Asst. Director Gr -I
22	Smt. Antara P PBhattachajee	Industries & Commerce Department	Deputy Director
23	Shri Umesh Kumar	Industries & Commerce Department	Addl. Director
24	Shri Rakesh Kashyap	Industries & Commerce Department	Assistant Industries Officer
25	Shri Ranu Kumar Singh	Industries & Commerce Department	Consultant Pm Vishwakarma
26	Shri Abhijnyan Changkakoti	Industries & Commerce Department	CM Fellow
27	Shri Partha Barman	Revenue & DM	Deputy Secretary
28	Shri Dhrubajit Sarma	PMFME-AIDC	State Lead
29	Lt Col Swapan Kr. Saxena	UIDAI	Director
30	Mr. Raz Uddin Ahmed	UIDAI	Project Manager
31	Shri Pradumnya Kr. Bora	UIDAI	Deputy Director
32	Mr. Sorman Ali Ahmed, ACS	WMD DEPT	Secretary
33	Dr. S.E Rahman	Handloom,Textiles& Sericulture	Joint Secretary
34	Shri Pranjal Barua	Handloom,Textiles& Sericulture	Research Officer
35	Shri Anup Kr Singha	KVIC	Executive
36	Shri Gopalji	KVIC	AD II
37	Shri Trailokya Deori	Dept. of School Education	Joint Secretary
38	Shri Anant Lal Gyani, IAS	Cooperation Dept	Secretary
39	Smt. Sapan Barua	NSCFD, New Delhi	General Manager
40	Shri Abhishek Srivastava	United Nation UNDP	Advocacy & Partnership
			State Director For

41	Shri Pankaj Kr Baruah	RSETI	RSETIs
(C) Banks, Insurance & MFIN:			
S.No.	**NAME**	**ORGANISATION**	**DESIGNATION**
1	Shri Ranjit Kumar Jha	SBI	DGM
2	Smt. Tejaswita Ranjan	SBI	DGM
3	Shri Paogin Haokip	SBI	AGM
4	SmtAdahaNepumi	SBI	Manager
5	Shri Sandeep Kumar	BOB	DGM (BD)
6	Shri Subrat Pattnaik	BOI	AGM, ZO
7	Shri Sashanka Sekhar Sahu	Bank of Maharashtra	Zonal Head
8	Shri Nabarun Dey	Bank of Maharashtra	Sr Manager
9	Shri Amitava Sahu	Canara Bank	DGM
10	Smt. Neha Gupta	Canara Bank	Manager
11	Shri Rajat Mishra	Central Bank of India	Zonal Head
12	Mr. Rizvi Ullah	Central Bank of India	Senior Manager
13	Shri Alok Kumar	Indian Bank	ZM
14	Shri Binu.J Pillai	Indian Bank	FGM
15	Shri Rajiv Kumar	Indian Overseas Bank	CRM
16	Shri P.V. Laklami Narayana	PNB	AGM
17	Shri Sandeep Kr Singh	PNB	CM
18	Shri Hriday Kr Nayak	PNB	CM
19	Shri Kh. Kennedy Singh	Punjab & Sind Bank	Dy. Zonal Head
20	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
21	Shri Sujay Biswas	UCO Bank	AGM
22	Shri Sanjay Sharma	Union Bank of India	Reg Assuarance Head
23	Shri Ajit Kumar Thakur	AXIS Bank	VP
24	Shri Champak Gogoi	AXIS Bank	AVP
25	Shri Abhay Kumar	Bandhan Bank	DVP
26	Shri Sudeep Pramanik	Federal Bank	Senior Manager
27	Shri Ripunjit Borah	HDFC Bank	AVP
28	Shri Debojit Roy	HDFC Bank	SR VP
29	Shri Sauman Sanah	HDFC Bank	DVP
30	Shri Rizujan Saikia	HDFC Bank	DVP
31	Shri Jyotirmoy Hazarika	ICICI Bank	Regional Head
32	Shri Bhaskar Saikia	ICICI Bank	Regional SLBC Manager
33	Shri J K Singh	IDBI Bank	DZH
34	Shri Govind Singh	IDBI Bank	AGM

35	Shri Prakash Upadhaya	IDFC Bank	Cluster Head
36	Shri Pranjit Protim Neog	Indusind Bank	Branch Manager
37	Shri Helwin C Thomas	South Indian Bank	Manager
38	Shri N.Rajesh Kumar	Tamilnad Mercantile Bank Ltd.	AVP
39	Shri Dheeraj Baishya	Yes Bank	Cluster Head
40	Shri Debashish Hazarika	AU SFB	BM
41	Shri Bimal Deb Roy	Slice SFB	AGM
42	Shri Amitesh Ravi	Karnataka Bank	SBM
43	Shri Prayashree Sharma	Kotal Mahindra Bank	BM
44	Shri Indranil Mallik	Utkarsh SFB	Cluster Head
45	Shri Indrajit Baishya	Ujjivan SFB	DM
46	Shri Vinay Kumar	AGB	Chairman
47	Smt. Trishna Das	AGB	Manager
48	Shri Anjanjyoti Das	Apex Bank	General Manager
49	Shri Bimal Kumar Das	IPPB	SM
50	Shri Vinayak Patil	APBL	State Head
51	Shri Monojit Sharma	APBL	Sr. Manager
52	Shri Pritom Chakraborty	National Housing Bank	Deputy Manager
53	Shri Manoj Gogoi	Kamrup Metro	LDM (Virtual Mode)
54	Shri Madhab Ramchiary	Baksa	LDM (Virtual Mode)
55	Shri Mirtunjay Kumar	Barpeta	LDM (Virtual Mode)
56	Shri Sandeep Debnath	Biswanath	LDM (Virtual Mode)
57	Shri Dasarath Brahma	Chirang	LDM (Virtual Mode)
58	Shri Sayan Das	Darrang	LDM (Virtual Mode)
59	Shri Ranjan Kumar Shaw	Dhemaji	LDM (Virtual Mode)
60	Shri Shanti Bhusan	Goalpara	LDM (Virtual Mode)
61	Shri Kaushal Nagar	Golaghat	LDM (Virtual Mode)
62	Shri Bivash Ranjan Das	Hailakandi	LDM (Virtual Mode)
63	Shri Nilamadhab Behera	Kamrup Rural	LDM (Virtual Mode)
64	Shri Lenin Kakoti	Karbi Anglong	LDM (Virtual Mode)
65	Shri Promod Kumar Thakur	Kokrajhar	LDM (Virtual Mode)
66	Shri Tarun Saikia	Majuli	LDM (Virtual Mode)
67	Shri Sarvesh Vijayant	Nalbari	LDM (Virtual Mode)

68	Shri Arul Swaminathan	South Salmara	LDM (Virtual Mode)
69	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)
70	Shri Avinash Kumar	Dima Hasao	LDM (Virtual Mode)
71	Shri Umakanta		Virtual Mode
72	Shri Rohit Kumar		Virtual Mode
73	Shri Nipankar		Virtual Mode
74	Shri Kartik		Virtual Mode
75	Shri Subhajit De		Virtual Mode
76	Shri Adisan Adwin	Lakhimpur	Virtual Mode
77	Shri Surya Prakash	Sribhumi	Virtual Mode
78	Dd, Wdra	WDRA	Virtual Mode
79	Shri Sandeep Kumar	Jorhat	Virtual Mode
(D) SLBC			
S.No	**NAME**	**ORGANISATION**	**DESIGNATION**
1	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
2	Shri Pinak Dutta	SBI	CM(RSETI)
3	Shri Abhishek	SBI	CM(SLBC)
4	Shri Sanjib Swargiary	SBI	Manager (SLBC)
5	Smt Binita Kumari	SBI	Dy. Manager (SLBC)
6	Smt Nayanika Sarma	SBI	Associate (SLBC)