

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

No. 268138/340

15-05-2025

From : The Director
Finance (IF) Department

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

Sub : Approved minutes of the SLBC meeting for December'24 Quarter,
held on 04.04.2025

Ref : Your email dated 22.04.2025 and 28.04.2025

Sir,

I am directed to refer to subject quoted above and send herewith minutes of the State Level Bankers' Committee meeting for December' 24 Quarter, held on 04.04.2025 approved by the Chief Secretary, Assam.

This is for favour of your kind information and necessary action.

Encls: As stated above.

Yours faithfully,
Digitally signed by
EVA DEKA KALITA
Date: 15-05-2025
06:24:16

Finance (IF) Department

**MINUTES OF ASSAM SPECIAL STATE LEVEL BANKERS' COMMITTEE
MEETING FOR DECEMBER 2024, HELD ON 04.04.2025, AT ASSAM
ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

Assam Special SLBC Meeting for Dec'24, was held on 04.04.2025 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Dr. Ravi Kota, IAS, Chief Secretary, Assam and co-chaired by Shri S. Radhakrishnan, Chief General Manager, SBI. The Meeting was attended by Dr. Abhijit Phukon, Economic Advisor, DFS, Smt. Sushmita Phukan, Regional Director RBI, Guwahati, Shri Loken Das, CGM, NABARD and senior official of RBI, NABARD, SIDBI, member Banks, LDMs (virtual Mode), line departments of Government of Assam and various other agencies.

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

Shri Amaresh Kumar Jha, General Manager, SBI & SLBC Convenor, on behalf of SLBC, welcomed the distinguished members of the dais and all participants who had attended the meeting. He began by appreciating the improved CD ratio and expressed hope that by the end of this financial year the CD ratio would surpass 75%. He urged the member Banks to push priority sector advances and noted that there is scope for improvement in Government sponsored schemes. He flagged the under-par performance of Banks in agriculture advances and urged the house to drive agriculture lending. He requested the Banks to finance animal husbandry and fishery projects under KCC and sought support from the various line departments.

He mentioned that the positive sentiment of Advantage Assam 2.0 would definitely motivate the member Banks to do better in the current financial year.

Dr. Ravi Kota, IAS, Chief Secretary, welcomed the participants and acknowledged the improved CD Ratio of the state but asked the member banks to continue with their efforts by focusing on areas which are not performing relatively well. He informed the house about the success of Advantage Assam 2.0 and that private investments were due to flow into the state of Assam with some big investments for which identification of land is under process. He urged Banks to support these investors in their initiatives. He further added that the state had spent a sizable amount in capital expenditure and positive effects would be seen in days to come. He cautioned the house that model code of conduct would come into effect in view of the impending panchayat elections. He, therefore, asked the banks to push for higher disbursements with special focus on Government sponsored schemes. He concluded by asking the banks to be proactive in taking forward Government of India initiatives during the year.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended September'2024 held on 22.01.2025 unanimously.

AGENDA PRESENTATION:

Shri Joy Chandra Chakma, AGM, 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:

Chief Secretary, Assam urged the Banks with less than 50% CD Ratio to improve the CD Ratio and push it higher than their respective Bank average. South Indian Bank submitted that they are having restrictions in giving loans in Assam in Priority Sector. CGM SBI asked the Bank to submit in writing that whether the bank was actually restricted by their controllers from doing advances in Assam or not. Chief Secretary, Assam asked PNB about the reasons behind the slow credit dispensation in Cachar, Hailakandi & Sribhumi and the strategies being planned by them to improve CD Ratio as PNB is Lead bank in these Districts. He asked SLBC about the Root causes affecting four districts having CD Ratio below than 50%. GM, SBI responded that an inhouse review was done wherein the number of camps organized were reviewed and an estimate of the proposals generated through these camps was made. He informed that if these proposals would be sanctioned and disbursed within the ongoing quarter then position would improve considerably. He further informed that in these districts, Banks having larger presence were being focused upon to deliver results. A plan had been chalked out to ensure that all these Banks breach atleast 50% CD ratio within the quarter. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department, GoA urged all Banks having a lower CD ratio than state average to increase their disbursement and improve CD Ratio. CGM, SBI suggested that the Banks of these districts should be given quarterly targets by their Head office. Chief Secretary, Assam welcomed the idea and suggested that SLBC could form a committee chaired by Barak Valley development department with banks, NABARD and LDMs as members to carry out Root Cause analysis and explore ways to improve the CD ratio in these three districts i.e. Cachar, Hailakandi and Sribhumi. He asked SLBC and LDMs to make arrangements for convening a special SLBC meeting for improvement of CD ratio in these districts.

(Action Point: i. Banks having 50% CD Ratio (Utkarsh, RBL, AUSFB, TMB, SIB, Apex, UCO)- to submit strategies to increase loan disbursement, ii. SIB- To submit in writing that whether the bank was actually restricted by their controllers from doing advances in Assam or not, iii. SBI, PNB- To submit Root causes affecting districts and strategies to improve CD Ratio in Cachar, Dima Hasao, Hailakandi & Sribhumi, iv. SLBC – To form a committee chaired by Barak Valley development department with banks, NABARD and LDMs as members to carry out Root Cause analysis and explore ways to improve the CD ratio in these three districts i.e. Cachar, Hailakandi and Sribhumi)

ACP& PRIORITY SECTOR ADVANCES

CGM, SBI enquired about sub-committee on KCC. GM, NABARD responded that the main issue was regarding tackling NPAs. He informed that a meeting would be held to finalize haircuts which the Banks would take and formulate schemes for reviving the NPAs which would be then shared with the state government. Chief Secretary, Assam asked the committee to share their

recommendations with the Government within the next two weeks. He further asked the Agriculture Department to discuss these recommendations with SLBC and NABARD in a sub-committee to bring banks on board and get Bank wise recommendations. He further advised that this committee could also find ways to tackle accounts on the verge of becoming NPAs and to consider the ways to incentivize FPOs for availing their services in NPA recovery which would be funded by the state government. The department assured to submit its recommendations to the state Government within a week. Smt. Aruna Rajoria, IAS, Comm. & Secy., Agriculture Department informed the house about a scheme called 500 FPO scheme announced in State budget which is under finalization. She requested house to request food ministry to grant 33% assistance to FPOs availing PMFME credit which is not currently available to them.

Regional Director, RBI raised the matter of lower enrolment under the scheme because of lack of awareness and requested banks to come up with more financial literacy camps jointly with the departments. Smt. Aruna Rajoria, IAS, Comm. & Secy., Agriculture Department suggested to formulate a joint calendar based on season and focusing on areas with lower credit penetration. CGM SBI acknowledged the idea and asked the SLBC to discuss and formulate a joint calendar regarding conduct of financial literacy camps. GM SBI added that these camps could also be utilized for tackling accounts which are NPA or likely to turn bad by enhancing their limits under the revised KCC scheme.

Chief Secretary, Govt. of Assam wanted to know from RBI regarding instructions for banks which are reluctant for participation in priority sector advances. Shri Jayant Narlikar, IAS, Comm & Secy, Finance Department, GoA pointed out that SBI was only doing 39% advances under priority sector lending. GM, SBI submitted that with the consideration of enhanced limits under Housing loan data under priority sector lending the overall share of SBI in priority sector lending would cross 40% threshold. However, he pointed out that the bigger problem was with those Banks which were achieving their priority sector lending through selective high value advances under MSME but were conveniently ignoring to participate in employment generation programmes of the Government.

(Action Point: Agriculture Department, Govt. of Assam, RBI, Assam, NABARD Assam RO, SLBC, All member Banks)

REVIEW OF FINANCIAL INCLUSION AND FINANCIAL LITERACY INITIATIVES-

Chief Secretary, Govt. of Assam proposed that the data should also compare the performance with national average. SLBC requested RBI to provide National average for the agenda from next meeting. Official from ASRLM department raised the issue of slower rate of disposal of claims under PMJJBY and PMSBY. Chief Secretary, Govt. of Assam enquired about the root causes and urged the house to ensure early disposal of the cases. He advocated proper monitoring and follow-up of claims under PMJJBY AND PMSBY and asked to maintain proper data for monitoring of cases so that they could be disposed off expeditiously. GM, SBI informed that a checklist of mandatory documents necessary for seeking claims under PMJJBY and PMSBY shall be shared by

SLBC with all the member banks.

Regional Director, RBI flagged the concern that there is a constant decline in KCC beneficiaries. Chief Secretary, Govt. of Assam expressed hope that the numbers could be improved by focusing on dormant or NPA accounts and finding ways to revive them.

Regional Director, RBI shared that as on date Current and Savings accounts of 15 states and 6 union territories are fully covered under digital payment. However, in Assam till now only one district is 100% covered under digital payment. Chief Secretary, Govt. of Assam asked SLBC to consult with SLBC of those states which have shown remarkable progress in digital coverage of accounts and know the policies implemented by them so that the same could be replicated in Assam. Chief Secretary, Govt. of Assam advised the house to set a time bound target and prioritize digital coverage. The house fixed September'25 as the deadline for 100% digital coverage of savings and current accounts in all the districts especially in the hilly districts

(Action Point:SLBC, All member Banks)

GOVT. SPONSORED SCHEME

Chief Secretary, Govt. of Assam questioned the line departments and Banks not participating under Govt. Sponsored Scheme:

Official from ASRLM department informed that since most SHGs are with Public Sector Banks, so proposals are going to them. However, the department requested all Banks to support in funding individual schemes under ASRLM. Official from NULM department informed that significant targets had not been allocated to those Banks which had not been performing well under the scheme because the targets set for the state were being missed because of reliance on these Banks. Chief Secretary, Govt. of Assam commented that line departments were not keen to push those banks which were not doing well under the schemes. Further, he expressed his disapproval and warned that such Banks which were not participating under the schemes should be removed from SLBC forum if their performance does not improve within the next two quarters. GM SBI added that a meeting with line departments could be conducted to take stock of the position of underlying proposals and take necessary steps for their disposal.

(Action Point:Member Banks not participating in GSS, Line Departments)

PMFME:

The PMFME department official appreciated the efforts of the banks in doing 1,769 proposals which is the highest number in the last three years. He especially appreciated the efforts of AGVB in taking a lead position in the scheme. However, he urged SBI and PNB to drive the scheme more aggressively. He also flagged their concern regarding lack of support from certain PSBs and private Banks. He also raised the issue that areas like Dhemaji and Lakhimpur are covered under forest land so the land ownership title is not with the people which hinders financial aid to entrepreneurs as land can't be offered as collateral. Chief Secretary, Govt. of Assam appreciated the improvement in PMFME and expressed his disappointment over lack of

participation of private banks in the scheme.

(Action Point: All Member Banks)

PMFBY

Smt. Aruna Rajoria, IAS, Comm. & Secy., Agriculture Department flagged that tagging of beneficiaries to the payment challan is not completed by the Banks which is one of the major reasons for poor coverage under PMFBY. Chief Secretary, Govt. of Assam asked to ensure that tagging is done in all eligible cases to widen the coverage under PMFBY.

(Action point: All member banks)

FLOW OF CREDIT TO MSME SECTOR:

Official from SIDBI commented that they had opened a branch in Assam and were conducting outreach and training programmes. He informed that they were trying to reach industries and were focusing especially on micro finance.

ENHANCING FARMERS' INCOME:

General Manager, NABARD informed the house that they were taking efforts towards fostering circular economy in the state of Assam. NABARD was focusing on waste wealth management by undertaking pilot projects in fish waste value addition in fisheries located at Raha, Nagaon. Secondly, in Upper Assam areas, NABARD had undertaken pilot projects on cocoon waste management by converting them to handicrafts. They were also planning for value addition in waste in Pig rearing farms. He sought financial support from the member Banks for upscaling these pilot projects. Further, in farm sector, he asked Banks to support millet growers. He also informed the house that four projects were being run in the state of Assam for value addition to foxnuts in association with Makhana Research Institute (Bihar). Additionally, he informed that they had been supporting small tea growers by providing them with IOT based solutions including smart sensors that would assist the farmers in adopting best farming practices so that the yield is of superior quality and likely to be accepted by the tea estates. He informed that a pilot project involving 100 small tea growers was running in Nagaon. He urged Banks to provide financial support to small tea growers.

Further, he informed the house that Agri Udaan Scheme run by NARM Hyderabad had planned to especially support Agri startups in Assam and Banks should be in readiness to provide institutional finance to these startups proactively. He concluded by urging Banks to support farmer producers for whom the state government had announced special schemes in the state budget and requested the Banks to seize the opportunity to provide much needed impetus to Agriculture sector in the state.

The Agriculture department, GoA informed the house about MoU signed with SBI for supporting Agri related enterprises wherein the department would conduct training programmes for upskilling the beneficiaries. The department expressed its plans to sign similar MoU with other interested banks going forward. The department was also providing pilot training programmes for encouraging organic seeds production in the state.

(Action point: All member banks)

PM SURYAGHAR:

Official from APDCL Department informed that almost 49% consumers had applied for the loan but adequate support from the Banks was not visible. The department appreciated SBI for doing the maximum number of loans under the scheme alongwith good support from AGVB, PNB and UCO. However, he regretted that other Banks were unwilling to support the scheme. The department raised the issue of higher rejection ratio under the scheme which was further exacerbated by the fact that any proposal once rejected in the portal could not be reapplied. The department requested the forum to prepare a standard operating procedure for all member Banks to make the loan hassle-free. DGM(RE & Retail Loans), SBI commented that one of the major hurdles was the demand of collaterals being made by other Banks who were rejecting the proposals at the pretext of absence of adequate security. Chief Secretary, Govt. of Assam expressed his displeasure over the conduct of the Banks and was not satisfied with the progress in the scheme. He commented that barring SBI, PNB, AGVB and UCO the scheme was not being financed by other banks earnestly and urged them to focus on the scheme. He asked SLBC to monitor Bank-wise pendency and asked for closer co-ordination between APDCL and the member Banks.

(Action point: SLBC, APDCL Department, All Member Banks)

PM KUSUM:

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, informed that the underlying issues related to additional cost burden was resolved after state Govt had announced to bear the extra cost and the scheme was expected to pick up from here. He expressed hope that the targets would be achieved.

(Action point: All Member Banks)

STEPS TAKEN FOR IMPROVING LAND RECORDS, PROGRESS IN DIGITIZATION OF LAND RECORDS:

Official from Revenue Department appraised the house that nearly 95% land record digitization had been achieved as on date. He assured the house that complete land digitization would be achieved by end of December this year. He further informed the house that the problem of Electronic Deeds not complying with RERA norms had been addressed and now they are RERA compliant. Banks flagged the danger of circulation of duplicate E-Deeds as the current E-Deeds did not have any distinguishable feature to ensure their genuineness. The department addressed the concerns of the Banks and replied that the matter was in discussion with NIC for resolution of the problem.

INTERNATIONAL YEAR OF CO-OPERATIVES:

Shri B Kalyan Chakravarthy, IAS, Addl. Chief Secy., Cooperation Department, GoA appraised the house that the current financial year had been declared as international year of co-operatives. However, the credit flow to the co-operatives

had stymied. He proposed a plan wherein model co-operatives could be adopted by the member Banks and financially supported to ensure that these co-operatives become successful drivers of primary sector like farming, animal husbandry, fishery etc. The department requested SLBC to add this plan to the list of agenda items to be discussed in the next SLBC meeting. SLBC convener agreed and instructed to include this plan as an agenda item.

(Action point: SLBC, All Member Banks)

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department addressed the house and spoke about Zero cost insurance package for State Govt employees for which the State Govt had signed MoUs with five Scheduled Commercial Banks (SCBs). He informed the house that the package would be extended to contractual employees as well and requested Banks to consider that all employees were deemed to be part of the package since the date of signing of the MoUs. He invited others SCBs also to join the initiative and asked Banks to be empathetic towards the employees to ensure that every eligible employee benefits from the scheme. He requested Banks to ensure submission of DMS (Day wise monthly Scrolls) by the second of the succeeding month to Finance department to enable reconciliation of reports. All Scrolls related to GRAS has to be uploaded on Daily basis.

He further added that Orunodai 3.0 would be rolled out soon and the scheme would be expanded to add more than 37 lakh beneficiaries. He requested Banks to provide data expeditiously to support the department in launching the scheme.

(Action point: All Member Banks)

Shri Abhijit Phukon, Economic Advisor, DFS, raised concern about the scarcity of ATMs per lac population in the state which stood at 13 ATMs per lakh population as compared to 78 ATMs per lakh population nationally. He expressed satisfaction with the performance of the state in PMJJBY and PMSBY which was at par with national average barring few districts. He praised the performance of the state under PM SURYAGHAR YOJANA but pointed out certain concerns to the house. They were that in many cases the beneficiaries did not have a concrete roof for installation of the solar unit and there were cases where the address of the applicants was not correct. He concluded by urging participation of all member Banks in financial inclusion schemes and requested state Govt to disincentivize such Banks which were not interested in financial inclusion schemes by restraining the flow of Govt deposits to such Banks.

(Action point: All Member Banks)

The meeting ended with a vote of thanks by Shri Amit Ranjan, DGM, SLBC, Assam.



Chief Secretary
& Chairman, SLBC, Assam

ANNEXURE I			
(A) DFS, SBI, RBI, NABARD, SIDBI:			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Dr Abhijit Phukon	DFS	Economic Advisor(Virtual Mode)
2	Shri S. Radhakrishnan	SBI	CGM
3	Shri Amaresh Kumar Jha	SBI	GM
4	Shri Amit Ranjan	SBI	DGM
5	Smt. Sushmita Phukan	RBI	RD
6	Shri Aloka R Ranarahu	RBI	DGM
7	Shri Bedabrata Saikia	RBI	AGM
8	Shri Mousam Banerjee	RBI	AGM
9	Shri Nabin Kumar Roy	NABARD	GM
10	Shri Evan T Munsung	NABARD	DGM
11	Shri Anuj Jain	SIDBI	AGM
(B) STATE DEPARTMENT/STAKEHOLDERS			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Dr. Ravi Kota,, IAS	Govt. of Assam	Chief Secretary
2	Dr B Kalyan Chakravarthy, IAS	Cooperation Department	Addl. Chief Secretary
3	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
4	Shri Narsing Pawar, IAS	Finance Dept.	Secretary
5	Smt Gayatri Hyalinge, IAS	Finance Dept.	Joint Secretary
6	Smt Ayushi Jain, IAS	Finance Dept.	Joint Secretary
7	Smt Eva Deka	Finance Dept.	Director
8	Shri Chinmoy Ghosh	Finance Dept.	T& CE
9	Shri Utpal Medhi	Finance Dept.	Senior Officer
10	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
11	Smt Hiramoni Barman	Finance Dept.	DD
12	Smt. Himadree Chutia	DIPR, Assam	J.I.O/PRO

13	Shri Rashul Hussain	Finance Dept.	Project Manager
14	Shri Manoj Pathak	Finance Dept.	DBT Expert
15	Mr. Imran Hussain	Finance Dept.	IT Associate
16	Shri Tamojyoti Bose	Finance Dept.	Asst System, Administration
17	Smt Aruna Rajoria, IAS	Agriculture Department	Commissioner & Secretary
18	Smt. Anupama Jha	Agriculture Department	State Project Manager
19	Shri Satyendra Kumar	Agriculture Department	Programme Officer
20	Madhuram Patiri	Agriculture	J.D.A
21	Shri Lokesh Kumar	MSME	Joint Director
22	Shri N.K.D Pillu	MSME-DFO	Asst. Director
23	Shri Kunal Khonne	C I & C	MSME Expert PMVishwarkarma
24	Shri B.K Agarwal	Cooperation Department	Addl.RCS(a)
25	Smt Dipa Das IAS	Cooperation Department	Secretary
26	Shri Hemkrishna Bora	ASRLM	Project Manager
27	Shri Kabindra Baishya	ASRLM	PM-FI
28	Shri Nabajit Bharali	ASRLM	SPM-Skills
29	Dr Sadneh Singh	AH&Vety Dept.	Secretary
30	Dr. Pabitra Pator	AH&Vety Dept.	Joint Director
31	Smt. Panchami Choudhury	DAY-NULM	State Mission Director
32	Shri Debashish K Baruah	DAY-NULM	State Project Manager
33	Mr. Abdur Mukit Bin Rouf	DAY-NULM, PMS	State Project Manager
34	Shri Jadav Saikia	Power Dept.	Secretary
35	Shri Anant Lal Gyani	Rev. & Dis. Management	Secretary
36	Shri Dhrubajit Sarma	AIDC-PMFME	State Lead
37	Shri Binoyjyoti Nath	APDCL	AGM
38	Shri Raktim Borah	APDCL	A.O
39	Shri Raktim Pr. Neog	APDCL	A.O
40	Mr. Lahibur Rahman	RECL	PE
41	Shri Hiren Talukdar	I&C, PE Dept.	Addl. Director
42	Smt. Antara P.P Bhattacharjee	Industries & Commerce	Deputy Director
43	Dr. Neelkamal Das	S&T Dept.	U/Secretary
44	Shri Aman Deep	KVIC	Deputy Director

45	Shri Babul Mandal	KVIC	Technical Expert
46	Shri R. Bhattacharjee	School Education Dept.	Dy. Secy.
47	Shri Bonomali Gohain Konwor	Commissioner of Taxes	ITO
48	Shri Biswajit Saha	NPCI	Sr. Associate
49	Shri Pankaj Kr Baruah	RSETI	State Director For RSETIs

(C) Banks, Insurance & MFIN:

S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri Narendra Pratap Singh	SBI	DGM FI
2	Shri S. Subramanian	SBI	DGM ABU
3	Shri Ajay Saxena	SBI	DGM PBBU
4	Shri Ranjit Kumar Jha	SBI	DGM SME
5	Shri Manish Uppal	SBI	DGM CMCS
6	Shri David N Lhouvum	SBI	AGM ABU
7	Shri Monjoy Bohora	SBI	AGM(AC)
8	Ms AdahaNepuni	SBI	Manager
9	Shri Debashish Bakshi	Bank of Baroda	DGM
10	Shri Vinaya Kumar Singh	Bank of India	Zonal Manager
11	Shri S Bepari	Bank of India	Chief Manager
12	Shri Vaibhav Kale	Bank of Maharashtra	Zonal Head
13	Shri Nabarun Dey	Bank of Maharashtra	Sr Manager
14	Shri N. Srinivasa Rao	Canara Bank	DGM
15	Shri V.K Srivastava	Central Bank of India	Zonal Head
16	Smt. Christina Mili	Central Bank of India	Sr. Manager
17	Shri Sandip Mullick	Indian Bank	Dy. Zonal Manager
18	Shri Binod Kumar Rajak	Indian Overseas Bank	CRM
19	Shri P.Rose Kumar	PNB	DGM
20	Shri Hemant Roy	PNB	Chief Manager
21	Shri Kh. Kennedy Singh	Punjab & Sind Bank	Chief Manager
22	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
23	Shri Shoumodeep	UCO Bank	Zonal Head

24	Ghosh Shri Rajeev Sharma	UCO Bank	Chief Manager
25	Shri Bibekananda Sarangi	Union Bank of India	Dy. RH
26	Smt. Ishani Parasar	Union Bank of India	Asst. Manager
27	Smt Amrita Saikia	Axis Bank	SVP
28	Shri Rakesh Das	Axis Bank	AVP
29	Shri Abhay Kumar	Bandhan Bank	DVP & CH
30	Shri Chandan Kr Nath	Bandhan Bank	AVP
31	Shri Dipankar Talukdar	HDFC Bank	Senior Vice President
32	Shri Ripunjit Borah	HDFC Bank	AVP
33	Shri Olin Singh Oinam	ICICI Bank	AGM
34	Shri Dipan Dutta	ICICI Bank	Chief Manager
35	Shri Bhusan Chandra Das	IDBI Bank	AGM
36	Shri Ashim Jyoti Chakravorty	Indusind Bank	Branch Manager
37	Shri Kamlesh Paul	RBL Bank	Branch Head
38	Shri A. Bordoloi	RBL Bank	Deputy Manager
39	Shri Naveen Paul	South Indian Bank	Asst. Manager
40	Shri S. Charlson Rampu	Tamilnad Mercantile Bank	Manager
41	Shri Dheeraj Baishya	Yes Bank	Cluster Head
42	Mr. Alfred Hussain	ESAF	Manager
43	Mr. Abdulla Al Monsur	AU SFB	Manager
44	Shri Krishnendu Majumdar	Jana SFB	State Head
45	Shri Abhinav Singh	Federal	Asst. Manager
46	Shri Bimal Deb Roy	NESFB	AGM
47	Shri Pritesh Nath	NESFB	Business Head
48	Shri Sanjay Gundale	Karnataka Bank Ltd	SBM
49	Shri Nipul Deka	Karnataka Bank Ltd	ABM
50	Shri Shankey Raj Singh	Kotak Mahindra Bank	AVP
51	Shri Partha Chowdhury	Utkarsh SFB	Cluster Head
52	Shri Indrajit Baishya	UjjivanSFB	Vice President
53	Shri Debashish Gangopadhyay	AGVB	Chairman
54	Shri Prasanta Sarma	Apex Bank	General Manager
55	Smt. Aatreyee Borthakur	Apex Bank	Manager
56	Shri Khukan Ch Das	Airtel Payment Bank	Chief Manager

57	Mr. Ansarul Hoque	IPPB	Senior Manager
58	Shri Niladri Bose	National Housing Bank	AGM
59	Shri Dinesh Gupta	Cachar District	LDM (Virtual Mode)
60	Shri Arul Swaminathan	South Salmara	LDM (Virtual Mode)
61	Shri Dharmendar Singh	Kamrup Rural	LDM (Virtual Mode)
62	Shri Mouchom Neel Bora	Hojai	LDM (Virtual Mode)
63	Sri D K Pandey	Golaghat	LDM (Virtual Mode)
64	Shri Vishwanath Jha	Tinsukia	LDM (Virtual Mode)
65	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)
66	Shri Nirmolendu Dhar	Dima Hasao	LDM (Virtual Mode)
67	Mr. Khurshid Alam Ansari	Nagaon	LDM (Virtual Mode)
68	Shri Promod Kumar Thakur	Kokrajhar	LDM (Virtual Mode)
69	Shri Joydeep Chaudhary	Goalpara	LDM (Virtual Mode)
70	Shri Lenin Kakoti	Karbianglong & West Karbi	LDM (Virtual Mode)
71	Shri Madhab Saikia	Lakhimpur	LDM (Virtual Mode)
72	Shri Deepak kumar	Charaideo	LDM (Virtual Mode)
73	Smt Sulava Deb	Sibsagar	LDM (Virtual Mode)
74	Shri Hemanta Kumar Pait	Dhemaji	LDM (Virtual Mode)

(D) SLBC

S.No	NAME	ORGANISATION	DESIGNATION
1	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
2	Shri Sushanta Dutta	SBI	AGM(SLBC)
3	Shri Pinak Dutta	SBI	CM(SLBC)
4	Shri Ramadin Sanga	SBI	CM(RSETI)
5	Shri C Sanjib Swargiary	SBI	Manager (SLBC)
6	Ms Binita Kumari	SBI	Dy. Manager (SLBC)
7	Shri Himangshu Kalita	SBI	Associate (SLBC)