

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

No. 707021/35

Dated 04-10-2025

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 June'25 Quarter,
held on 16.09.2025

Ref : Your email dated 25.09.2025

Sir,

I am directed to refer to subject quoted above and to send herewith the approved minutes of the State Level Bankers' Committee meeting for June, 2025 Quarter, held on 16.09.2025 .

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

Enclo: As stated above.

Yours faithfully,

Director
Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE
MEETING FOR JUNE 2025, HELD ON 16.09.2025, AT ASSAM
ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI**

The Assam SLBC Meeting for quarter ended June'25, was held on 16.09.2025 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Dr. Ravi Kota, IAS, Chief Secretary, Assam. The Meeting was attended by Shri Prabhas Bose, Chief General Manager, SBI, Shri Gyanendra Tripathi, IAS, Principal Secretary to the Govt. of Assam, Transport Department, Shri Safal Tripathi, General Manager, SBI, Shri Bhaskar Baglari, General Manager, RBI, Guwahati, Shri Loken Das, Chief General Manager, NABARD and senior official of RBI, NABARD, SIDBI, member Banks, WDRA, 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 Prabhas Bose, Chief General Manager, SBI, on behalf of SLBC, welcomed all participants in the meeting. In his inaugural speech, he appreciated the increase in CD ratio but highlighted the need to maintain the momentum in the upcoming quarters. He pointed out the need to focus on Barak Valley districts i.e., Cachar, Sribhumi and Hailakandi. In priority sector advances, he acknowledged the progress of the Banks. He urged the Banks to prioritize advances under agriculture sector. He expressed his satisfaction with the overall ACP target achievement and hoped for better outcome in days to come. He raised his concern regarding the underpar performance by some Banks. He urged these Banks to improve their performance and help the state in achieving its targets under ACP. He showed his disappointment in the overall performance of Banks in Govt sponsored schemes. He requested Private sector Banks and Small Finance Banks to actively participate in driving GSS. He asked the house to drive PM Vishwakarma loan on the occasion of Vishwakarma Day. He flagged his concern regarding high NPA in PMEGP and KCC and sought the support of State Govt in recovery of NPAs. He was happy to inform the house regarding 100% digitalization of Majuli District apart from Baksa and nearly 95% digital coverage in another 16 districts. He was hopeful that 100% digitalization would be achieved in these districts by end of Sept'25 quarter. He appraised the house about the progress of Banks under FI Saturation camps wherein more than 2000 camps were to be conducted by end of September. He informed the house that more than 80% of the camps had been conducted and Banks were hopeful of completing the camps in timely manner with the support of state administration. He appraised the house that PMSVANIDHI scheme had been extended and monthly Lok Kalyan melas would be organized from 17.09.2025 to 02.10.2025 under the aegis of DFS. Apart from this, Swachata hi Seva would also be observed during the period. He requested full commitment of all member Banks towards the success of the two flagship campaigns. He

strongly urged all Banks to contribute whole-heartedly towards the financial development of the state of Assam.

Shri Bhaskar Baglari, General Manager, RBI, was appreciative of the higher CD ratio achievement but was apprehensive regarding the low CD ratio in four districts of Assam with CD ratio of less than 50%. He urged for proper co-ordination and asked PNB as lead Bank to take the initiative for driving CD ratio in Cachar, Hailakandi and Sribhumi. He urged all member Banks to drive re-KYC in the ongoing saturation drive camps. He appraised the house that as per decision of DFS, a week-long joint camp to facilitate settlement of unclaimed funds administered by different agencies viz. RBI, SEBI, PFRDA, IRDA may be held at the offices of District Collectors from 6.10.2025 to 12.10.2025 for settlement of unclaimed financial assets. The joint camp would be followed by a special drive till the end of December 2025 to ensure settlement of maximum unclaimed funds to rightful owners during the three-month special drive period from October - December 2025. He requested all Banks to pay emphasis on identification of unclaimed depositors and participate in these camps. He raised the issue of inactive BCs and asked Banks to devise strategies to activate these BCs. He further urged Banks towards coverage of unbanked villages.

Shri Loken Das, Chief General Manager, NABARD, urged the house to focus on priority sector advances with special focus on KCC and Agri allied sectors. He further asked the Banks to increase the coverage under PMFBY. He emphasized more credit flow in the identified 17 districts with low Priority Sector lending. Further, he asked Banks to support growth of employment through financial support to employment generating activities. He spoke about the need to drive fisheries and animal husbandry.

Dr. Ravi Kota, IAS, Chief Secretary, Assam, appreciated the SLBC for conducting the meeting in a time bound manner. He was optimistic that with the rejig in GST rates and overall normal monsoon during the year, there were chances of decent growth during the year. He asked Banks to focus on dairy sector which is showing growth in the state. He spoke about the upcoming inauguration of Orunodoi 3.0. He informed the house that there would be a lot of push towards infrastructure and urged Banks to support these activities. He further informed the house about the development of semi-conductor plants during the fourth quarter of the financial year and asked Banks to remain prepared with their credit plans to tap into business likely to be generated through these ventures. He stated that Government is under active consideration of coming up with plans for tackling NPAs under Agriculture sector. He requested Banks to consider a tri-partite agreement with Pepsi Co & Govt. of Assam for driving potato cultivation in the state. He informed about the plans for bamboo cultivation in Golaghat for production of ethanol by Numaligarh

Refinery Ltd (NRL) and urged Banks to provide financial assistance to bamboo cultivation. He also informed the house about upcoming projects for construction of hotels and hospitals to drive medical tourism. He asked Banks to boost MSME sector by improving the credit flow in this sector and drive schemes like Project Viswakarma. He ended his comments with a request to the Banks to expedite credit outflow and achieve ACP Target during the second and third quarters of the financial year.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended March'2025 held on 16.07.2025 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 asked ASRLM Department to comment upon the problems being faced in SHG financing in Barak Valley. Official from ASRLM pointed out that while group financing was steady there was a need to focus on individual financing. In Barak valley there was a need to finance both group and individual SHGs. Chief Secretary, Assam assured support to ASRLM in their initiative to improve financing to SHG groups and individuals. Commissioner & Secretary, Finance Department added that nearly 3,000 Crores had been earmarked for distribution under Mukhyamantri Mahila Udyamita Abhiyan where each of the SHG members would be getting financial assistance from the state of Assam. He urged Banks to extend credit to the SHG members to ensure multiplier effect of the planned Government assistance.

SLBC informed the house that excluding Dima Hasao, the remaining 3 Barak Valley districts shown negative growth in the CD Ratio. Chief Secretary, Assam acknowledged that there were land holding related issues in Barak valley. However, he shared with the house that some big infrastructure projects, highways and airport were coming up in these districts which would give a growth impetus to the entire region as a whole and asked all the member Banks to whole-heartedly participate in the growth story of these districts.

(Action Point: All member Banks, LDMs of Barak Valley Districts)

ACP& PRIORITY SECTOR ADVANCES

The Chief Secretary, Assam, expressed concern over the progress under ACP, particularly in respect of Banks with less than 25% achievement of their ACP targets. He advised such Banks to prepare a detailed note outlining strategies for improving performance towards ACP budget achievement.

He further observed that the major contribution under Priority Sector Lending was from MSME advances and emphasized that Banks should accord greater thrust to MSME advances to enhance disbursements under this segment. With regard to Agriculture, he underscored the need to substantially increase agricultural lending in the State and urged Banks to explore new avenues of finance to achieve the desired growth in this sector.

(Action Point: All member Banks)

NRLM:

Chief Secretary, Assam expressed his discontent with the Banks having nil disbursement under the scheme. ICICI Bank informed that the matter had been referred to their Corporate Office and were hopeful of starting disbursement under priority sector lending from next quarter. AXIS Bank informed that they were under the process of finalising a MoU with NRLM and would complete it by the end of the month. Thereafter, they would start disbursement under GSS. The Bank requested ASRLM department to review the need of mandatory signing of MoUs for financing under the scheme. Official from ASRLM raised his concern regarding below par performance under individual financing. He pointed out Banks with less than 10% achievement under individual financing like Canara Bank, Union Bank, SBI, BOB and CBI and urged them to look into the issue. Chief Secretary, Assam requested Banks to drive individual financing under the scheme. He asked SLBC to report such Banks who are not participating in Govt. Sponsored Scheme so that the Govt of Assam may raise the issue with RBI and DFS.

(Action Point: SLBC, All member Banks)

PMEGP:

Chief Secretary, Assam expressed his satisfaction with the progress of the scheme but expressed concern over the high level of rejections under PMEGP. He advised Banks to undertake an analysis of the rejected applications and to reprocess those cases which are found suitable for sanction.

DGM(SME), SBI raised the issue of rejections of claims for margin money for lack of budgetary support as cited by KVIC Official. Chief Secretary, Assam asked the KVIC Department to meet with Comm. & Secy., Finance Department, Govt. of Assam so that necessary instructions could be given to Secretary Financial services. The department informed that the claims were returned due to deficiencies in the claim proposals. Chief Secretary, Assam asked SBI

and KVIC to co-ordinate and reclaim the margin money.

(Action Point: KVIC, All Member Banks)

PMMY:

Chief Secretary, Assam appreciated Bandhan Bank for good show under PMMY scheme.

Further, he made the house aware about the Chief Minister's Atmanirbhar Asom Abhijan. He asked Industries & Commerce Department to co-ordinate with SLBC convener and share the list of applicants with good credit history under the CMAAA scheme so that they could be given loans under PMMY. He asked SLBC to review the progress during the next SLBC meeting.

(Action Point: Industries & Commerce Department, SLBC, All Member Banks)

PMFME:

Chief Secretary, Assam, reviewed the progress under the scheme during the current Financial Year in comparison with the previous year. It was informed that the performance during the last Financial Year was underwhelming. He urged Banks to accord greater focus on financing under the scheme so as to ensure visible improvement in the current Financial Year.

(Action Point: All Member Banks)

PM SURYAGHAR

Chief Secretary, Assam, appreciated the efforts of Banks like SBI and PNB under the scheme. He urged other Banks to pitch in and improve the disbursement under the scheme with active participation from all member Banks. He suggested Finance Department and Power Department, Govt. of Assam to have a meeting with Banks to remove the hurdles under the scheme.

(Action point: Finance Department, Power Department, All member banks)

PM Vishwakarma

Chief Secretary, Assam requested the house to analyze and find ways to streamline the credit disbursement under the scheme. Official from Industries & Commerce Department, Govt. of Assam raised the issue of higher rejections due to petty reasons. Chief Secretary, Assam asked Banks to be more proactive and put in more effort to make the PM Vishwakarma scheme a success.

(Action point: All member banks)

NPA IN GOVT. SPONSORED SCHEME

Chief Secretary, Assam was appraised about the slight increase in NPA under schemes like KCC, NRLM, PMEGP, PMMY and NULM. He acknowledged that there was need for improvement in NPA under GSS. Official from Agriculture Department, Govt. of Assam pointed out that the NPA was mainly on the higher side in 4-5 districts of Assam which was adversely affecting the state average NPA.

(Action Point: All member Banks)

KCC AND PMFBY

Chief Secretary, Assam wanted to know the National average under PMFBY. He was informed by CGM SBI that the progress of Assam state was satisfactory under PMFBY. Agriculture Department appreciated the efforts of the Banks towards PMFBY coverage and requested the Banks to enter the active KCC crop accounts data in KRP portal so that the data may be reflected in the PMFBY portal. The department asked SLBC to reconcile the active KCC crop accounts data. DGM SLBC requested all the Banks to provide the data. Chief Secretary, Assam asked SLBC to look into the matter so that the active KCC crops data could be entered into the portal.

(Action point: SLBC, All member banks)

EDUCATION LOAN:

Chief Secretary, Assam was appraised about the performance of the Banks under the scheme. The issue of providing skill loan on the lines of education loan was taken up in the house for which the Bankers were requested to design specific schemes focusing on skill training initiatives being undertaken by Govt of Assam which could lead to employment opportunities in offshore countries like Japan. Chief Secretary, Assam urged Banks to design specific products for providing financial support to students pursuing vocational courses especially designed for seeking employment in Japan.

(Action point: All member banks)

SHG BANK LINKAGE:

Chief Secretary, Assam appreciated the performance of Indian Bank under the scheme. He expressed his disappointment with the Banks which were not showing any participation under the scheme.

(Action point: All member banks)

FLOW OF CREDIT TO MSME SECTOR:

Official from SIDBI informed that they have started a micro-enterprises program in Hailakandi to identify and separate the potential micro

units that can be set up. They were under the process of identifying entrepreneurs who could run these micro-units. The idea was to train around 1,000 youth and set up around 300 micro industries over a period of 5 years. They requested the lead Bank i.e. PNB to provide necessary support to the initiative to achieve the shared goal of CD ratio target achievement and set up some good micro units. Chief Secretary, Assam urged the house to increase credit disbursement to women entrepreneurs which is on the lower side without any bias.

(Action point: PNB, All member banks)

ENHANCING FARMER'S INCOME:

Presentation was given by NABARD. Key take aways as follows:

- i. Irrigation infrastructure development at micro-level to increase irrigation coverage. NABARD was coming up with an idea of promotion of usage of portable irrigation devices on shared basis through PACS so that same equipment could be used by a group of farmers thereby increasing irrigation coverage. NABARD urged Banks to provide finance to these PACS for purchase of portable irrigation devices. In Tamalpur district, NABARD was already running a pilot programme for 200 tribal families wherein solar based pump sets were being used and shared by the community.
- ii. Fish value-chain development by use of solar water pump, solar refrigerators and solar dryer. The idea is to help fish farmers in value chain along with renewable energy generation.
- iii. Sericulture development with the help of financial aid from the Banks.
- iv. Eco-system for development of startups. Support from Banks would be needed for farm mechanization, digital advisory and Agri marketing.
- v. Organic seed producing and foxnut cultivation finance.

Chief Secretary, Assam asked NABARD to hand over the entire proposal to SLBC for sharing with the member Banks

(Action point: NABARD, All Member Banks)

STATUS OF OPENING BANKING OUTLETS IN UNBANKED RURAL CENTRES (URCs):-

Chief Secretary, Assam instructed the Finance Department, GoA to take up the matter with DCs of districts where the URCs were high in number. He, further asked SLBC Convener to write to the Finance Department regarding the action points to be taken by the DCs for monitoring of URCs.

(Action point: Finance Department, GoA, SLBC)

REVIEW OF OPERATIONS OF BCS:

The ASRLM department took up the issue of vacant CSP locations being given to male Non SHG members instead of BC Sakhis whose applications were being rejected. Chief Secretary, Assam asked for better co-ordination between the Banks and the ASRLM department.

(Action point: ASRLM, All Member Banks)

ATM STATUS IN 16 ATM DEFICIENT DISTRICTS OF ASSAM AND ASPIRATIONAL BLOCKS:

Chief Secretary, Assam suggested to rejig the locations to cater to such areas where digital penetration is on the lower side and use of cash is still rampant.

Chief Secretary, Assam took review of the positioning of ATMs in **aspirational blocks**. He expressed his view that in aspirational blocks, financial viability alone could not be the sole criterion for opening of ATMs. SLBC informed that they had asked PNB to install the ATMs at locations which had been designated to AGVB but there had been no movement till now. Chief Secretary, Assam stated that a way had to be found out for setting up of ATMs in the remaining four aspirational districts.

(Action point: PNB)

EDDPE(100% DIGITIZATION):

Chief Secretary, Assam was satisfied to learn that Majuli district had achieved 100% digitization and appreciated the efforts of the Banks. He, further asked banks to achieve 100% digitization in rest of the districts within September'25 quarter.

(Action point: All member Banks)

BRICK & MORTAR BRANCHES IN UNBANKED VILLAGES:

Chief Secretary, Assam was informed that SBI had requested to remove 2 villages i.e., Sarkey Bosti in Hojai and Jaybhum in Goalpara from the pending list as District Administration stating unavailability of Premises/Suitable Building for setting up Brick & Mortar Branch. The same has been approved by the house. Further, Chief Secretary, Assam advised the Bank to identify alternate location in the district for setting up the brick-and-mortar branches after due intimation to DC in writing.

(Action point: SBI)

REVIEW ON 3 MONTHS FI SATURATION CAMPS AT GRAM PANCHAYAT LEVEL:

Chief Secretary, Assam took review of the progress of the camps. He

instructed the Finance Department, GoA to ask the DCs to support the drive. DGM SLBC informed that the saturation drives have been going smoothly with 90% completion so far and are likely to get completed by end of September'25. Chief Secretary, Assam instructed SLBC to prepare a small presentation and asked the Additional Chief Secretary, Panchayat & Rural Development Department and the Finance Department to organize a VC with all the Panchayat presidents on FI saturation camps to share the performance of various panchayats under the drive.

(Action point: Panchayat & Rural Development Department, Finance Department, GoA, SLBC)

IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY:

NABARD informed that RIDF is used for financing innovative and impactful rural infrastructure projects with construction of roads, bridges, minor irrigation projects which facilitate chances for economic growth unleashing business activities and credit absorption capacities wherein Banks can contribute by lending the population willing to do business in these newly developed areas. Further the fund is being used in credit deficient districts to pump liquidity into the market to drive growth.

NABARD is undertaking promotion of tourism through investment by way of NIDA fund and Banks can take this opportunity to facilitate the tourism sector and employment generation by extending financial support to these sectors.

NABARD informed that NABARD undertakes detailed study of the state budget and shares the details of new investment opportunities coming up in the state with the Banks so that they may finance these initiatives.

Chief Secretary, Assam instructed NABARD to circulate these findings with the member Banks for their benefit.

(Action point: NABARD, SLBC)

STEPS FOR IMPROVING LAND RECORDS:

Chief Secretary, Assam declared that Basundhara 3.0 is about to be rolled out in Assam and lot many pending applications have been updated. He acknowledged that there were bottle necks in certain pockets like Barak Valley but overall, there was visible improvement in land records management. He informed the house in the coming days Banks would be benefited by the seamless availability and sharing of land records which would encourage hassle-free loan disbursement.

(Action point: Revenue & DM Department, SLBC)

RSETI AND SKILL DEVELOPMENT:

Chief Secretary, Assam wanted to know about the status of setting up of new RSETIs by the banks. Canara Bank informed that they had identified the premises and had already prepared a lay out plan. They were waiting for final approval from their head office and were hopeful

of setting up the RSETI before end of December'25. Central Bank of India informed that they had already taken up the issue with their corporate office and were likely to get approval soon. Indian Bank responded that they had already appointed a director and were in the process of finalizing lease agreement for the chosen premises for RSETI. PNB assured that the RSETI would become operational in a short span of time. For Hailakandi, PNB submitted that the matter had been taken up with District administration while RSETI at Majuli would become operational soon. SBI informed that at Hojai the RSETI would be set up by October'25. For West Karbi Anglong too, the RSETI would be set up by October'25. UCO Bank informed that by end of September'25, RSETI would be set up at South Salmara.

(Action point: Canara, CBI, Indian, UCO, SBI, PNB)

APPOINTMENT OF DEDICATED FL COUNSELLORS:

Chief Secretary, Assam was informed that Banks had advertised for FLCs but still there were districts with vacancies. He instructed the Banks to once again publish advertisements for the vacant posts.

(Action point: UCO, SBI, PNB)

DISCUSSION OF MARKET INTELLIGENCE

Chief Secretary, Assam wanted to know from RBI that whether state level co-ordination meeting on cyber-crimes were being conducted on regular basis. RBI official confirmed that these meetings were taking place in a timely manner. However, RBI lamented that the fraudsters were developing new and innovative methods for committing cyber frauds and emphasized on the need for more vigilant efforts from the members of the house. DGM SLBC clarified that in every financial awareness camps, Banks are making sure to spread awareness related to cyber frauds. Chief Secretary, Assam appraised the house that recently 40 cases were handed over to CBI and Banks needed to be more vigilant.

(Action point: All Member Banks)

CAMPAIGN TO FACILITATE EFFICIENT AND FASTER SETTLEMENT OF UNCLAIMED FUNDS

Chief Secretary, Assam took the issue seriously and wanted to know the efforts taken on the ground. RBI requested the state Govt to issue directives to the DCs for assistance in settlement of unclaimed funds. Chief Secretary, Assam advised that RBI should submit in written to the state Government regarding the kind of support they expect from the District Administration in settlement of unclaimed funds.

(Action point: RBI)

RESTRUCTURING AND EXTENSION OF PM SVANIDHI SCHEME-REVISED GUIDELINES

Chief Secretary, Assam instructed the Department of Housing and Urban Affairs to send a written communication to the district

administration regarding the campaign from 17.09.2025 to 02.10.2025. The Department of Housing and Urban Affairs raised its concern regarding sanctioned but not disbursed cases which were few in number but needed to be cleared. Further the department asked Banks for digital onboarding of the beneficiaries during the campaign period. Chief Secretary, Assam asked the concerned Department to share the data of pending cases with the concerned Banks.

(Action point: Department of Housing and Urban Affairs, Member Banks)

SWACHHATA HI SEVA (SHS), 2025 (17.09.2025 TO 02.10.2025)

Chief Secretary, Assam asked the State department to send a written communication to all the DCs. The house was informed about the Gol initiative for nation-wide Shramdaan activity wherein all Banks were supposed to dedicate 1 hour starting from 8 AM towards cleanliness drive on 25.09.2025. Chief Secretary, Assam instructed all the member Banks to ensure that the activity takes place in earnestness on the designated date. He also assured that the State Government would also arrange plants for the Banks which they could collect from designated nurseries.

(Action point: All Member Banks)

Shri Gyanendra Tripathi, IAS, Principal Secretary to the Govt. of Assam, Transport Department raised his concern regarding decline of sales of vehicles in Assam which had led to lower GST collection. Therefore, in order to help in GST collection through vehicle registration, he urged all member Banks to finance the on-road price of vehicles which includes registration tax as well. SBI informed that the Bank finances 100% on-road price.

Credit Guarantee Scheme for start-up scheme was discussed in the house which offers Credit Guarantee for almost 85% of the outstanding upto 20 Cr for loans to start-ups. Principal Secretary, Transport Department requested Banks to formulate a product for financing the start-ups. He further asked Banks to set up specialized start-up financing branches dedicated to start-up ventures. Chief Secretary, Assam appreciated SBI for financing start-ups in the state and urged other Banks to follow the example of SBI for financing diversified ventures.

(Action point: All Member Banks)

Commissioner & Secretary, Finance department, informed that there were 15,000 Orunodoi beneficiaries accounts which were inactive and asked Banks to ensure that these beneficiaries were not deprived of their entitlement when the funds would be released under Orunodoi 3.0. The Banks were asked to sensitize their BCs/CSPs regarding the benefits that the Orunodoi 3.0 beneficiaries would be getting and to extend all support to the beneficiaries. He, further asked member banks to drive Apun Ghar and Apun Bahan during the festive season.

The Finance Department discussed about Assam Industrial and Green growth fund which had been notified and asked whole-hearted participation from the Banks. Ministry of Processing Industries had issued a notice to all Banks on 04.09.2025 to conduct special campaign from 08.09.2025 to 24.09.2025 for financing of entrepreneurs wherein each bank branch had to source atleast 5 proposals and sanction atleast 1 case. The department had already issued an advisory to the DIC heads. The Banks acknowledged that they had received the details of the special campaign.

(Action point: All Member Banks)

Official from Agriculture Department brought to the attention of the house that in FY 2020-21, there were multiple transaction failures in PMFBY which amounted to nearly 180 crores. Govt have instructed the department to open escrow accounts and deposit these amounts in those accounts. He informed that banks had substantial number of accounts amounting to around 180 Cr. The department informed that as of now the Banks had claimed the data for around 40 Cr but still around 135-140 Cr is retained by the Banks. The department informed that the Banks already had the data and requested SLBC to help in following up with the Banks so that the amount could be returned back to the Agriculture Department for onward transfer to intended beneficiaries by the Agri department. DGM SLBC requested the Agri department to provide the Bank wise data to SLBC convener so that the data may be circulated to all the Banks for expediting the process.

(Action point: Agriculture Department, SLBC)

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	Shri Prabhas Bose	SBI	CGM
2	Shri Safal Tripathi	SBI	GM
3	Shri Amit Ranjan	SBI	DGM
4	Shri Bhaskar Baglari	RBI	GM
5	Smt. Poonam Chhetia	RBI	DGM
6	Shri Lakshay Verma	RBI	Manager
7	Shri Loken Das	NABARD	CGM
8	Mr. Qamar Javed	NABARD	GM
9	Shri Evan T Munsung	NABARD	DGM
10	Shri Debabrata Das	NABARD	DGM
11	Smt Keerthi Prabha N	NABARD	AGM
12	Shri Anoop Pawt	SIDBI	GM
13	Shri Pradeep Nath	SIDBI	DGM
(B) STATE DEPARTMENT/STAKEHOLDERS			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Dr. Ravi Kota, IAS	Govt. of Assam	Chief Secretary
2	Shri Gyanendra Dev Tripathi, IAS	Transport Department	Principal Secretary
3	Shri Aranyak Saikia, IAS	Govt. of Assam	SO to CS
4	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
5	Shri Narsing Pawar, IAS	Finance Dept.	Secretary
6	Smt Ayushi Jain, IAS	Finance Dept.	Joint Secretary
7	Smt Eva Deka	Finance Dept.	Director
8	Shri Utpal Medhi	Finance Dept.	SRO
9	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
10	Smt. Himadree Chutia	DIPR, Assam	J.I.O/PRO
11	Shri Manoj Pathak	Finance Dept.	DBT Expert
12	Smt Nita Baruah	Finance Dept.	JA
	Shri Tej Prasad	Agriculture	

13	Bhusal	Department	Secretary
14	Dr P Uday Praveen	Agriculture Department	Director
15	Shri Deepjyoti Das	Agriculture Department	PME, AIF Scheme
16	Shri Manabendra Sarma	Agriculture Department	I/C SDA(C&F)
17	Shri Kuntal M S Bordoloi	ASRLM	State Mission Director
18	Shri Kabindra Baishya	ASRLM	PM-FI
19	Shri Hemkrishna Bora	ASRLM	PM, Digital Finance
20	Shri Nabajit Bharali	ASRLM	SPM-Skills
21	Dr Sadnek Singh, IAS	AH& Vety Dept.	Secretary
22	Shri Sabyasachi Kashyap	DAY-NULM	State Mission Director
23	Shri Debashish K Baruah	DAY-NULM	State Project Manager
24	Shri Bhaskar Pegu, IAS	Rev. & Dis. Management	Spl. Secretary
25	Shri Gaurav Joshi	MSME-DFO	Jt. Director & HoO
26	Shri Hareswar Tumung	MSME-DFO	Asst. Director Gr -I
27	Shri Dhrubajit Sarma	AIDC-PMFME	State Lead
28	Smt Rituparna Thakuria	Science & Technology Dept.	Joint Secretary
29	Tanvi Ahmed	Directorate of Land Records	Addl. District Service
30	Smt. Ashru Moni Malakar	Higher Education	Addl. Secretary
31	Shri Munindra Sharma	P & RD Department	Spl. Secretary
32	Shri Jeevan B, IAS	Housing & Urban Affairs	Secretary
33	Shri Bhaskar J Dutta	Transport Department	Deputy Commissioner
34	Shri Raktim Borah	APDCL	A.O
35	Smt. Vijaylakshmi Barua	Handloom, Textiles & Sericulture	Secretary
36	Shri Pranjal Barua	Handloom, Textiles & Sericulture	Research Officer
37	Shri Ranjeet Deka	Handloom, Textiles & Sericulture	Addl Director
38	Smt. Manju R Gogoi	Industries & Commerce	Joint Director
39	Shri Ranu Kumar	Industries &	Consultant

40	Singh Shri Bhaskar Das	Commerce Social Justice Department	Joint Secretary
41	Shri Jitendra Kumar Gupta	KVIC	Dy. CEO
42	Shri Babul Mandal	KVIC	Technical Expert
43	Mr. A.M.B Rouf	PM SVANidhi	State Project Manager
44	Shri Kunal Khanna	PM Vishwakarma	Consultant
45	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 Ranjit Kumar Jha	SBI	DGM SME
3	Shri Biswa Ranjan Acharjee	SBI	DGM Retail
4	Shri Niraj Kumar Chaudhary	SBI	DGM REHBU
5	Mr. Aftab Ahmad Mallick	SBI	DGM B&O Guwahati
6	Shri Ajit Kumar Poddar	SBI	DGM B&O Silchar
7	Ms Adaha Nepuni	SBI	Manager
8	Shri Sonam T Bhutia	Bank of Baroda	Zonal Head
9	Shri Manoj Kumar Nayak	Bank of Baroda	Chief Manager
10	Shri Binay Kumar Singh	Bank of India	Zonal Manager
11	Smt. Ritu Bisht	Bank of India	Sr Manager
12	Shri Christopher Watham	Bank of Maharashtra	Chief Manager
13	Shri Lok Nath	Canara Bank	General Manager
14	Smt Neha Gupta	Canara Bank	Manager
15	Shri Anil Kumar	Central Bank of India	Zonal Head
16	Shri Alok Kumar	Indian Bank	Zonal Manager
17	Shri Rajiv R Mallick	Indian Overseas Bank	AGM
18	Shri Vinay Kumar	PNB	Zonal Head
19	Shri Hemant Roy	PNB	Chief Manager
20	Shri Kh. Kennedy Singh	Punjab & Sind Bank	Dy. Zonal Head
21	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
22	Shri Satya Ranjan Panda	UCO Bank	Zonal Head
23	Shri Rajeev Sharma	UCO Bank	Chief Manager
24	Shri Sanjay Sharma	Union Bank of India	AGM

25	Shri Sonu Sharma	AXIS Bank	Cluster Head
26	Shri Champak Gogoi	AXIS Bank	AVP
27	Shri Krishnendu Mondal	Bandhan Bank	Regional Head
28	Shri Abhay Kumar	Bandhan Bank	DVP
29	Shri Dipankar Talukdar	HDFC Bank	Senior Vice President
30	Shri Ripunjit Borah	HDFC Bank	AVP
31	Shri Partha Das	ICICI Bank	Regional Head
32	Shri Bhaskar Saikia	ICICI Bank	Regional SLBC Manager
33	Shri Govind Singh	IDBI Bank	AGM
34	Shri Ashim Chakravorty	Indusind Bank	Manager
35	Mr. Mustakin Ahmed	RBL Bank	Deputy Manager
36	Shri Rakesh Kumar K.K	South Indian Bank	Cluster Head
37	Shri N Rajesh Kumar	Tamilnad Mercantile Bank	AVP
38	Shri Dheeraj Baishya	Yes Bank	VP
39	Mr. Alfred Hussain	ESAF	Manager
40	Shri Satish Kumar Kalra	Slice SFB	MD/CEO
41	Shri Rajan Bajaj	Slice SFB	ED
42	Smt Bhawna Sangwan	Slice SFB	Chief Strategy Officer
43	Shri Bimal Deb Roy	Slice SFB	AGM
44	Shri Nipul Deka	Karnataka Bank Ltd	ABM
45	Smt Bornali Das	Kotal Mahindra Bank	BM
46	Shri Partha Chowdhury	Utkarsh SFB	Cluster Head
47	Shri Hemen Chandra Nath	Ujjivan SFB	Area Operation Manager
48	Shri Debashish Gangopadhyay	AGVB	Chairman
49	Shri Anjanjyoti Das	Apex Bank	General Manager
50	Shri Niladri Bose	National Housing Bank	AGM
51	Shri Tejbir Singh	WDRA	(Virtual Mode)
52	Shri Pranjal Das	Baksa	LDM (Virtual Mode)
53	Shri Bivash Ranjan Das	Sribhumi & Hailakandi	LDM (Virtual Mode)
54	Shri Hiralal Majumdar	Dima Hasao	LDM (Virtual Mode)
55	Shri Moucham Neel Bora	Hojai	LDM (Virtual Mode)
56	Shri Debabrata	Majuli	LDM (Virtual Mode)

57	Shri Sandeep Kumar	Dhubri	LDM (Virtual Mode)
58	Shri Sandeep Debnath	Biswanath	LDM (Virtual Mode)
59	Shri Moniram Basumatary	Nagaon	LDM (Virtual Mode)
60	Shri Madhab Saikia	Lakhimpur	LDM (Virtual Mode)
61	Shri Jibangshu Paul	Sibsagar	LDM (Virtual Mode)
62	Shri Mirtunjay Kumar	Barpeta	LDM (Virtual Mode)
63	Shri Santosh Singh	Dibrugarh	LDM (Virtual Mode)
64	Shri Hitesh Sonowal	Dhemaji	LDM (Virtual Mode)
65	Shri Acharjya Sonowal	Sonitpur	LDM (Virtual Mode)
66	Shri Arul Swaminathan	South Salmara	LDM (Virtual Mode)
67	Shri Sandeep Kumar	Jorhat	LDM (Virtual Mode)
68	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)
69	Shri Ashok Deb	Cachar	LDM (Virtual Mode)
70	Shri Lenin Kakoty	Karbi Anglong & West Karbi	LDM (Virtual Mode)
71	Shri Deepak Kumar	Charaideo	LDM (Virtual Mode)
72	Shri Bikash Chandra Sil	Chirang	LDM (Virtual Mode)
73	Shri Santosh Sarma	Kamrup Metro	LDM (Virtual Mode)

(D) SLBC

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

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Date: 01-10-2025
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