

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

No. 268138/284

07-03-2025

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 September'24 Quarter,
held on 22.01.2025

Ref : Your email dated 25.02.2025

Sir,

I am directed to refer to your email quoted above and to send herewith the minutes of the State Level Bankers' Committee meeting for September'24 Quarter, held on 22.01.2025, approved by the Chief Secretary and Chairman SLBC Assam.

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

Encl: As stated above.

Yours faithfully,

Signed by

Eva Deka Kalita

Director

Finance (IF) Department
Date: 07-03-2025 16:25:14

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE
MEETING FOR SEPT 2024, HELD ON 22.01.2025, AT KAZIRANGA
HALL, JANATA BHAWAN, GUWAHATI**

Assam SLBC Meeting for Sept'24, was held on 22.01.2025 at Kaziranga Hall, Janata Bhawan, 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, Regional Director RBI, Guwahati, Smt. Sushmita Phukan 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"

Dr. Ravi Kota, IAS, Chief Secretary, Assam, welcomed the participants and began by informing that a special SLBC meeting would be held under the aegis of Hon'ble Chief Minister of Assam wherein the Hon'ble Chief Minister would brief about some flagship programs envisioned for the state of Assam.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended June'2024 held on 04.10.2024.

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. He asked these Banks to put up a specific analysis on CD Ratio elaborating the root cause analysis and steps taken to improve the CD Ratio during the next SLBC meeting. He asked about the progress in Cachar district where CD Ratio was low by end of Sep'24 quarter. UCO and CBI responded that camps were being organised in Cachar to improve CD Ratio by quarter ended March'25.

(Action Point: Banks below 50% CD Ratio(RBL, Utkarsh, AU SFB, TMB, South Indian Bank, Apex, UCO, Karnataka Bank) and Districts below 50% CD Ratio(Cachar, Hailakandi, Karimganj, Dimahasao))

ACP& PRIORITY SECTOR ADVANCES

Smt. Sushmita Phukan, Regional Director, RBI requested the house to appoint nodal officers from state government and NABARD by referring to the instructions made during the last meeting where it had been decided to study the reasons behind lower off take in KCC advances and suggestions for improvement. Official from Agriculture Department, Govt. of Assam informed that PMKISAN database/group certificate was ready with the department and suggested that Banks could use this data to

provide loans to the beneficiaries under PMKISAN. Agriculture Department, Govt. of Assam was asked to share the data with all member banks. Regional Director, RBI suggested that greater awareness could be created through joint literacy camps regarding Agriculture products. The house was informed by Chief General Manager, SBI that Banks had come up with OTS schemes for settlement of NPAs. Chief Secretary, Assam asked the house to suggest schemes which could help in settlement of NPAs in KCC and revive the KCC portfolio. General Manager, SBI suggested that a team could be formed to devise a proper scheme for settlement of KCC NPAs by recommending suitable haircuts. Chief Secretary, Assam intervened and asked for an immediate constitution of a committee through a notification to be issued by Agriculture Department, Govt. of Assam on the next day of the meeting. It was requested by Shri Nabin Kumar Roy, General Manager, NABARD to drive KCC loans in fisheries. He suggested that SLBC should advise LDMs to look out for proposals in fisheries as well as other allied products. He further informed the house that maize production had picked up in Assam and asked Banks to look into financing maize production along with other crops. SBI was urged to push advances under Priority Sector as it had the lowest percentage among all PSBs.

Further, Chief Secretary, Assam expressed his disappointment over the dismal performance by the member banks under Priority Sector advances and asked for the reasons behind the slowdown. He asked the Banks for their strategy for growth.

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

PMMY

Banks with negative growth were pointed out. Chief Secretary, Assam wanted to know that whether disbursements under PMMY had started as per the new guidelines. General Manager, SBI informed that Banks had started financing post September under Tarun Plus. He informed that only Tarun accounts could be upgraded into Tarun plus.

(Action Point:All Member Banks)

NRLM:

Official from ASRLM Department informed that in group loan the performance was at par, but individual financing had been a disappointment with only 29% achievement till Dec'24. He informed that the target under individual financing was 40,000 in terms of numbers. Around 52,594 were sourced so far, out of which only 11,750 had been sanctioned and 30,789 proposals were pending. He urged all member Banks to focus on individual financing and review the rejected proposals. Few Banks like Bandhan, Federal and ICICI were not participating in the NRLM scheme. They were asked to provide the reason for the same. The ASRLM department was asked to look into the varying interest rates charged by different Banks with some charging exorbitant rates. SLBC was asked to provide the data related to rate of interest charged by the member banks in the next SLBC meeting. Chief Secretary, Assam expressed his concern about suboptimal finance in NRLM despite lower

NPA levels.

(Action Point: SLBC, All Member Banks)

PMSVANidhi:

Chief Secretary, Assam asked the PMSVANidhi Department, Govt. of Assam to raise any concern regarding the scheme. The department informed that there were no underlying issues. Dr. Abhijit Phukon, Economic Advisor, DFS observed that the performance under the scheme so far was not encouraging enough and asked for comments from SLBC. General Manager, SBI informed that the biggest impediment was the insistence of Banks on CIBIL score which affected disbursements under 2nd Tranche as the instructions were not clear enough with regards to requirement of CIBIL score for financing under 2nd Tranche. He pointed out that for finance under 1st Tranche, CIBIL was not being asked by the Banks. He also informed that the scheme was lopsided with only few Banks contributing. Chief Secretary, Assam asked for inputs from the member Banks and asked DFS to disincentivize low performing Banks while rewarding the contributing Banks. Economic Advisor, DFS informed the house that they had initiated few actions that would nudge Banks with lower participation rates to focus on priority sector schemes and were hopeful of better results in days to come.

(Action point: All member banks)

PMFME:

SLBC referred to the instructions issued during the last SLBC meeting for conducting a Root cause analysis for dismal performance under PMFME. Chief Secretary, Assam observed that the issues pointed out were systemic in nature. Official from PMFME Department, Govt. of Assam added that the target was 9,000. Till January 2025 the total applications sourced have reached 5,105, out of which, 870 have been approved by the Banks with 536 approvals in third quarter alone. He added that SLBC has helped in the efforts with positive response from the member Banks especially SBI and AGVB. The department hoped to achieve another 1,000 approvals in the last quarter of FY 2024-2025.

(Action point: All member banks)

KCC CROP LOAN AND INSURANCE UNDER PMFBY:

Chief Secretary, Assam urged the house to complete Aadhar authentication in mission mode to improve PMFBY penetration.

(Action point: All member banks)

FLOW OF CREDIT TO MSME SECTOR:

Chief Secretary, Assam was appreciative of the performance under MSME and urged member Banks to continue the growth rate in the coming years. He wanted to know a target for the next three years under MSME to avoid stagnation of the portfolio. General Manager, SBI suggested that ambitious targets should be taken under ACP. Industries and Commerce Department, Govt. of Assam pointed out that out of 6.87 lakh registered MSMEs banking transactions were happening in only

around 2 lakh beneficiaries providing ample opportunities for banking finance. Chief Secretary, Assam concurred with the views of the Department and urged Banks to ensure achievement of targets under MSME while maintaining a decent growth rate. He further suggested SLBC to highlight the underperforming Banks in three or more important areas before putting up the agenda for SLBC.

Official from SIDBI spoke about a grant scheme developed by them for capacity building of MSME industries by financially supporting their infrastructure and soft skills in the form of grant

(Action point: SLBC, All Member Banks)

ENHANCING FARMER'S INCOME:

General Manager, NABARD spoke about various initiatives being taken by them to augment farmer's income like value chain of millets. He added that current FY, NABARD was also focusing on new Foxnuts varieties and trying to create their value chains for generating income. There was also a plan to support small tea growers through AI enabled technology providing critical agricultural inputs to the farmers like soil information and type of nourishment required for their crops. This would enable these tea growers to generate high quality crops that could be sold to the tea estates thereby increasing their income. He sought the support of Banks in financing these projects once they are put in place. Chief Secretary, Assam wanted to know about the financial support being extended to small tea growers. GM, NABARD informed that the Scale of Finance for tea had come up only last year and small tea growers were now being provided with crop loans. However, he did not have any data regarding finance to small tea growers and urged all member banks to provide the same. Chief Secretary, Assam asked all member banks to provide the data to NABARD expeditiously. GM, NABARD also spoke about development of value-added products for fish wastes which could be supported by the Banks in future.

(Action point: All Member Banks)

PM SURYAGHAR:

Chief Secretary, Assam expressed his disappointment on the lower participation of member banks in the scheme and asked for comments from the house.

APDCL informed that nearly 2 lacs registrations have been done and 5,200 installations have been completed. They highlighted two major issue that except for SBI and PNB, Banks were not forthcoming in providing finance for the scheme. Secondly, they did not have access to data related to pendency of loan applications with the Banks. APDCL briefed the house about the features scheme and the subsidy available. Chief Secretary, Assam advised SLBC to collect the Bank-wise data regarding the pendency of applications under PM Suryaghar scheme to start driving the product. DGM(PBBU), SBI informed that they were ready with their data, and they had sanctioned 4,008 applications out of total 4,527 applications received while other Banks had sanctioned 519 cases. He also pointed out few obstacles being faced while financing the scheme

like unavailability of branches of other Banks in the portal resulting in lop-sided distribution of cases to SBI alone leading to high concentration of proposals in few branches of SBI from far flung areas even. Chief Secretary, Assam acknowledged the issues and asked the concerned department to look into the matter for resolution of issues in the portal and urged Banks to drive the scheme.

(Action point: SLBC, Power Department, Govt. of Assam, All Member Banks)

MISSION VASUNDHARA:

Chief Secretary, Assam asked the status of Mission Vasundhara. DGM(PBBU), SBI informed that the issue continued to persist. Chief Secretary, Assam took note of the issue.

Regional Director, RBI spoke about Unified Lending Interface (ULI) which is an open-ended platform for integration of all data available with state which would ultimately help in a hassle-free lending process and sought the assistance of state government. She further informed the forum that some correspondence has already been made to the Principal Secretary, Revenue and Disaster Management Department, requesting access to digital land record of the state for onboarding the same to the RBI ULI platform and to convene a joint meeting of all stakeholders to finalize the modalities of the process. Chief Secretary, Assam acknowledged the benefits of the platform and assured his support to the initiative.

(Action point: Revenue and Disaster Department, Govt. of Assam)

STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES AND STATUS OF UNBANKED RURAL CENTRES: BANKING OUTLET IN RURAL CENTRES:

Chief Secretary, Assam wanted to know about FI initiatives in Baksa and Kamrup Rural. SLBC responded that they would ask LDMs to identify Banks for opening of branches in Unbanked Rural areas.

(Action point: SLBC, LDMs of Baksa and Kamrup)

RSETI AND SKILL DEVELOPMENT:

Chief Secretary, Assam asked pending claims status. The ASRLM department responded that claims to the tune of Rs.8.06 Cr were pending, and fund proposals had been submitted to Ministry of Rural Development.

Chief Secretary, Assam reviewed RSETI performance and development. He was informed by the ASRLM department that as on 31.12.2024 training achievement was 76% with settlement at 54% and credit linkage was at 40%. He further enquired from the member Banks regarding setting up of RSETIs.

HDFC requested that some other Banks be handed over the responsibility of setting up of RSETI at Biswanath. It was decided in the house that the responsibility for opening of RSETI at Biswanath be given to Indian Bank.

Chief Secretary, Assam was informed that in Baksa District, AXIS Bank

has shown inability to open up RSETI. Chief Secretary, Assam expressed his disappointment and urged SLBC to resolve the issue. SLBC proposed Central Bank of India may take the responsibility.

(Action point: ASRLM, RSETI, INDIAN, PNB, ICICI, UCO, CBI, CANARA, SBI)

DISCUSSION ON MARKET INTELLIGENCE ISSUES:

Regional Director, RBI shared the modus operandi of money mule accounts opened in Barpeta district with the house through the misuse of Internet banking facility. She spoke about an AI based model developed by RBI called mule hunter.AI which would help identify and prevent use of mule accounts for digital frauds. The model had been used by two PSBs with encouraging results. She further asked Banks to ensure KYC compliance and spread awareness about digital fraud.

GM, NABARD informed that they were engaging with Gramin Banks and Co-operative Banks making them aware about the cyber-crime issues. GM, SBI added that SBI AML CFTunit Jaipur had found that of the top 10 centre where money mule accounts were on the rise, 3 were from Assam state. The centres were Barpeta, Dhubri and Kamrup. Accordingly, SBI had taken an initiative to ensure physical verification before opening of current accounts. Chief Secretary, Assam pointed out that the member Banks to be careful while opening accounts for CSCs (Common Service Centre) in Barpeta and Dhubri.

DFS informed the house that on 11.11.2024, RBI had issued a detailed advisory on money mule accounts which could be shared with all the member Banks and urged Banks to sensitise their branches. He also stressed the need of spreading awareness among the public in general.

(Action point: RBI, Concerned State Departments, NABARD, All Member Banks)

CONSTITUTION OF SUB-COMMITTEE OF SLBC ON “DIGITAL PAYMENT”- RATIFICATION BY SLBC(EDDPE):

Chief Secretary, Assam has approved the sub-committee of SLBC on “Digital Payment” (EDDPE).

ACTION TAKEN REPORT (ATR) OF THE ACTION POINTS EMANATED IN THE MEETING REGARDING “RESOLUTION OF ISSUES RELATED TO KYC/RE-KYC AND REACTIVATING INOPERATIVE/FROZEN ACCOUNTS TO AVAIL DBT BENEFITS”

Regional Director, RBI expressed her concerns about the large number of inoperative accounts in the state of Assam. She informed that member Banks had not submitted the data to RBI regarding the position on inoperative accounts and urged them to expedite the submission. She further informed that the progress in review of inoperative deposits was required to be reported to RBI by member banks on fortnightly basis through SLBC convenor bank. Chief Secretary, Assam suggested that existing instructions on inoperative DBT accounts should be circulated

among the member Banks for awareness.

(Action point: SLBC and All Member Banks)

ORUNODOI SCHEME:

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department added that there were 24 lacs plus Orunodoi beneficiaries, and many had migrated outside the state. He appraised the house that there were inactive accounts where money was being credited. He requested Banks to furnish data of such accounts to send response to Finance Department, Govt. of Assam .

(Action point: All Member Banks)

SWIFT INDIA AUTOMATED E-STAMPING SOLUTION FOR ASSAM:

SWIFT India is a joint venture activity represented by 11 promoter Banks approved by RBI. The speaker informed the house that for a bank guarantee to be labelled as digital bank guarantee, the stamping has to be digital mandatorily. Thus, digital stamping is a necessary facilitation for digital bank guarantee. To this end SWIFT India tied up with Stock Holding Corporation of India Ltd (SHCIL) for providing stamps to 20 states of the country and the solution is live now for Banks. The main advantages of digitally stamping bank guarantees were fraud prevention and compliance of standards. He further informed that the Secretary, Finance, Govt. of India had issued an advisory to all the Chief Secretaries of India to adopt e-stamping. He urged that the e-stamping solution developed by SWIFT India to be adopted by the state of Assam and requested for permission for a presentation before the Principal Secretary, Revenue, Govt of Assam.

Chief Secretary, Assam appreciated the initiative of SWIFT solutions and asked them to share their presentation with SLBC which would then share it with all member Banks.

(Action point: All Member Banks)

MATTERS RELATED TO TREASURY: PENSION, DMS, GRAS RELATED:

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department appraised the house about zero cost insurance package for state government employees wherein the existing salary accounts of state government employees need to be converted to the new salary package account offering the benefits of the zero-cost insurance package. He requested all SCBs to provide their offerings covering the package. Department asked for data from PSU Banks and also requested for data from agency Banks regarding pension in a format to be circulated by the Department. Chief Secretary, Assam requested Banks to furnish the data as soon as possible.

(Action point: All Member Banks)

PRESENTATION BY IIT, GUWAHATI ON ENTREPRENEUR DEVELOPMENT PROGRAMME:

The speaker briefed the house regarding the Entrepreneurship Development Program (EDP) conducted during the last financial year involving young entrepreneurs with the support of IIT Guwahati and State

Bank of India as the Banking partner involving 2,500 interested applicants across 17 sectors. 383 applicants were selected for the course with nearly 50% female participation. 132 cases were put up for funding and 21 were given Masi Grant (a funding program for startups).

From the feedback of the participants, an understanding of the challenges faced by the participants was noted. The main issues hindering the entrepreneurs were technical know-how gap, Lack of product knowledge, Supply chain and logistics issue, Access to finance was a key concern, Lack of awareness of Government schemes, Documentation and registration related information gap, Unaware of Financial terms and lack of banking awareness.

The speaker urged the member Banks to take the details of these applicants and provide them with financial support. He also requested DIC to provide certification to these entrepreneurs which would enable Banks would not recon their projects for funding. The Bank heads were urged to sensitize their branches to finance these entrepreneurs.

Chief Secretary, Assam urged Banks to step up and help in providing finance to the eligible entrepreneurs. GM, SBI asked all member banks that all these entrepreneurs must be financed. He further added that 100% of the RSETI trainees must also be provided with financial support. Chief Secretary, Assam expressed the need for working with other institutions like IITs and other Guwahati based institutions to have access to critical inputs and encouraged independent research by the member Banks.

(Action point: All Member Banks)

POINT RAISED BY BANK MITRA ASSOCIATION, ASSAM:

SLBC appraised Chief Secretary, Assam regarding the issues raised by Bank Mitra. The Chief Secretary wanted to know the decision-making authority on the concerns for Bank Mitra. RD, RBI informed that it was the responsibility of the Banks. She flagged her concern regarding high percentage of inactive BCs in the state of Assam. The main issues pointed out by RBI that were leading to inactive BCs were lower commission due to low volume of transactions, stringent targets under social security schemes and network connectivity. She further opined BCs operating at unbanked rural center should be made functional. GM, SBI responded that this issue had been flagged by the Banks in Northeast Bankers' Conclave requesting for special dispensation for BCs operating in Northeast considering the fact that the number of transactions were on the lower side in Northeast. Chief Secretary, Assam suggested that the minutes of NE Bankers' conclave could be circulated with all the member Banks for their respective boards to consider.

(Action point: SLBC, All member Banks)

Shri S. Radhakrishnan, CGM, SBI expressed his gratitude to the Chief Secretary, Assam for providing a suitable venue for the meeting and assured that Bank would work diligently towards the redressal of challenges mentioned during the course of the meeting with regards to Agriculture finance and other areas. He further appreciated RD, RBI for

guiding and mentoring the Banks.

The meeting ended with a vote of thanks.

Signed by
Ravi Kota
Chief Secretary,
Date: 04.03.2025 13:32:10
& Chairman, SLBC, Assam

ANNEXURE I			
(A) SBI, RBI, NABARD, SIDBI:			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri S. Radhakrishnan	SBI	CGM
2	Shri Amaresh Kumar Jha	SBI	GM
3	Shri Ashwin Kulkarni	SBI	DGM
4	Smt. Sushmita Phukan	RBI	RD
6	Shri Aloka R Ranarahu	RBI	DGM
7	Shri Mousam Banerjee	RBI	AGM

8	Shri Nabin Kumar Roy	NABARD	GM
9	Shri Sreeram V Iyer	NABARD	DGM
10	Shri B.P Verma	SIDBI	General Manager
(B) STATE DEPARTMENT/STAKEHOLDERS			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Dr. Ravi Kota, IAS	Govt. of Assam	Chief Secretary
2	Dr Abhijit Phukon	DFS	Economic Advisor(Virtual Mode)
3	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
4	Shri R. R. Borgohain	Finance Dept.	DIR I/C
5	Shri Utpal Medhi	Finance Dept.	Senior Officer
6	Shri Prafulla Morang	Finance Dept.	Section Officer
7	Shri Imran Hussain	Finance Dept.	IT Associate
8	Shri Tamojyoti Bose	Finance Dept.	Assistant System Administrator
9	Shri Rashul Hussain	Finance Dept.	Project Manager
10	Shri Manoj Pathak	Finance Dept.	DBT Expert
11	Smti. Kasturi Barman	Finance Dept.	Assistant Section Officer
12	Shri Tej Prasad,	Agriculture Department	Secretary
13	Shri Madhuram Patiri	Agriculture Department	Jt Director(C&F)
14	Shri Nibedan Das Patowary	ASRLM	SMD
15	Shri Kabindra Baishya	ASRLM	PM-FI
16	Shri Nabajit Bharali	ASRLM	SPM-Skills
17	Shri Ratul Sarma	Fishry Department	Nodal Officer
18	Smt. Panchami Choudhury	DAY-NULM	State Mission Director
19	Shri Debashish K Baruah	DAY-NULM	State Project Manager
20	Shri Abdur Mukit Bin Rouf	DAY-NULM, PMSVANIDHI	State Project Manager
21	Shri R.R Bora	Cooperation Dept.	Secretary
22	Shri B.K Agarwal	Cooperation Dept.	Addl. RCS
23	Shri Ghanshyam Das	Power Dept.	Secretary
24	Shri Dhruvajit Sarma	AIDC-PMFME	State Lead
25	Shri Bijoy S Baruah	APDCL	CGM
26	Smt Baishali Talukdar	APDCL	Dy. Manager(NRE)
27	Dr Lakshmanan S	Industries & Commerce	Secretary
28	Shri Kamaljyoti Bhuyan	Industries & Commerce	Deputy Secretary
29	Shri Lahibun Rahman	RECL	PE
30	Shri Monuj Kr Baruah	STCCD	Addl. Secretary
31	Shri Biswajit Saha	NPCI	Sr. Associate
32	Shri Satyam Sarma	IITG-RP	COO
33	Shri Mrinmoy Pathak	IIT	IDP-Independent Professional
			State Director for

34	Shri Pankaj Kr Baruah	NACER	RSETIs
35	Shri Mohan Tanksale	Strategic Advisor	Swift India
36	Ms. Swati Naik	Company Secretary	Swift India
37	Ms. Priya Mishra	PR and CC Specialist	Swift India
38	Shri Noah Sunder Raj	Head of Products	Swift India

(C) Banks, Insurance & MFIN:

S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri Narendra Pratap Singh	SBI	DGM SBI
2	Shri S. Subramanian	SBI	DGM ABU
3	Shri Ajay Saxena	SBI	DGM PBBU
4	Shri Ranjit Kumar Jha	SBI	DGM SME
5	Shri Monoj Kr Kottel	SBI	Dy. Manager(CPPC)
6	Shri Debashish Bakshi	Bank of Baroda	DGM
7	Shri Subrat Pattnaik	Bank of India	Dy. Zonal Manager
8	Shri Vaibhav Kale	Bank of Maharashtra	Zonal Head
9	Shri H.T Baviskar	Canara Bank	GM & Circle Head
10	Shri Krishna Kumar	Central Bank of India	Dy. Zonal Head
11	Shri Alok Kumar	Indian Bank	Zonal Manager
12	Shri Binod Kumar Rajak	Indian Overseas Bank	CRM
13	Shri Chittaranjan Prusty	PNB	General Manager
14	Shri Hemant Roy	PNB	Chief Manager
15	Shri Rajeev Kumar	Punjab & Sind Bank	Zonal Manager
16	Shri Shoumodeep Ghosh	UCO Bank	Zonal Head
17	Shri Indranil Ghosh	Union Bank of India	AGM
18	Smt. Ishani Parasar	Union Bank of India	Asst. Manager
19	Smt Rupam Bhuyan	Axis Bank	Vice President
20	Shri Rakesh Das	Axis Bank	AVP
21	Shri Chandan Kr Nath	Bandhan Bank	AVP
22	Shri Dipankar Talukdar	HDFC Bank	Senior Vice President
23	Shri Ripunjit Borah	HDFC Bank	AVP
24	Shri Pinaki Bhattacharya	ICICI Bank	Regional Head
25	Shri Dipan Dutta	ICICI Bank	Chief Manager
26	Shri Bhusan Chandra Das	IDBI Bank	AGM
27	Shri Prakash Upadhaya	IDFC Bank	Branch Head
28	Shri Vijay Pathak	Indusind Bank	Regional Head
29	Shri Kamlesh Paul	RBL Bank	Branch Head
30	Shri S Gogoi	South Indian Bank	Manager
31	Shri S. Charlson Rampu	Tamilnad Mercantile Bank	Manager
32	Shri Parijat Ray	Yes Bank	Vice President
33	Shri Alfred Hussain	ESAF	Manager

34	Shri Debashish Hazarika	AU SFB	Regional Head
35	Shri Krishnendu Majumdar	Jana SFB	State Head
36	Shri Amruthraj Josy	Federal	AEVP & BH
37	Shri Bimal Deb Roy	NESFB	Head-MSME
38	SmtPrayashree Sharma	Kotak Mahindra Bank	AVP
39	Shri Kishore Rabi Dev	Utkarsh Small Finance Bank	Manager
40	Shri Indrajit Baishya	Ujjivan Small Finance Bank	Vice President
41	Shri Debashish Gangopadhyay	AGVB	Chairman
42	Shri Prasanta Sarma	Apex Bank	General Manager
43	Shri Dipankar Sarma	Apex Bank	Manager
44	Shri Khukan Ch Das	Airtel Payment Bank	Chief Manager
45	Shri Chingtham D	IPPB	Senior Manager
46	Shri Nipul Deka	Karnataka Bank	ABM
47	Shri Dinesh Gupta	Cachar District	LDM(Virtual Mode)
48	Shri Nirmolendu Dhar	Dimahasao District	LDM(Virtual Mode)
49	Shri Bivash Ranjan Das	Hailakndi&Karimganj	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 Sanjib Swargiary	SBI	Manager (SLBC)
6	Ms Binita Kumari	SBI	Dy. Manager (SLBC)
7	Smt. Sujata Bhattacharjee	SBI	Dy. Manager (SLBC)
8	Shri Himangshu Kalita	SBI	Associate (SLBC)