

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

No. 268138/534

Dated 23-04-2026

From : The Director
Finance (IF) Department

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

Sub : Minutes of the Assam Special SLBC meeting for quarter
ended December, 2025 held on 05.03.2026.

Ref : Your email dated 23.03.2026.

Sir,

With reference to the subject cited above, I am directed to send herewith the approved minutes of the Assam Special State Level Bankers' Committee meeting for quarter ended December, 2025 held on 05.03.2026.

This is for favour of your information and necessary action.

Encl: As stated above.

Yours faithfully,
Digitally signed by
EVA DEKA KALITA
Date: 23-04-2026
11:28:12
Director,
Finance (IF) Department

**MINUTES OF ASSAM SPECIAL STATE LEVEL BANKERS'
COMMITTEE MEETING FOR DECEMBER 2025, HELD ON
05.03.2026, AT ASSAM ADMINISTRATIVE STAFF COLLEGE,
KHANAPARA, GUWAHATI**

Assam Special SLBC Meeting for Dec'25, was held on 05.03.2026 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Dr.Ravi Kota, IAS, Chief Secretary, Assam.The Meeting was attended by Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, Smt. Sushmita Phukan, Regional Director, RBI, Shri Prabhas Bose, Chief General Manager, SBI, Shri Safal Tripathi, General Manager, SBI, Shri Loken Das, Chief General Manager, 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 Prabhas Bose, Chief General Manager, SBI , welcomed all participants on behalf of SLBC and appraised the house that the State has achieved a CD Ratio of 74.48%. He urged all member banks to intensify efforts during the last quarter of the current financial year to cross the benchmark of 80% CD Ratio despite possible disruptions due to the upcoming elections, through focused monitoring, timely sanction and disbursement of proposals, and proactive branch-level follow-up. He noted with satisfaction that Cachar district in Barak Valley has crossed the 50% CD Ratio mark, while emphasizing the need for sustained efforts by all banks in other Barak Valley districts to further improve credit deployment. In MSME Sector, he expressed concern over the declining performance of some banks such as Kotak Mahindra Bank and Bank of Maharashtra, urging them to review and improve their credit flow under MSME. He observed that progress under Other Priority Sector remains slower than expected despite the enhancement of housing loan limits under Priority Sector norms. Under the Annual Credit Plan, he informed that banks have achieved 66% of the annual target up to December 2025 but expressed concern that around 20 banks have not yet achieved even 50% of their targets and urged their controlling offices to take immediate corrective measures. He also expressed concern over the limited participation of some banks under Government Sponsored Schemes and requested Private Sector Banks and Small Finance Banks to actively participate in these schemes, while advising State Line Departments to ensure equitable target allocation among banks. He appreciated that Assam has achieved 100% digitization under the EDDPE initiative across all districts and congratulated all member banks for their collective efforts. He further informed the house that SLBC Assam has received a Certificate of Appreciation at the national level for its performance in

supporting the implementation of PMFBY for Kharif 2024 and Rabi 2024-25. He concluded by urging all members to actively participate in the deliberations and work collectively towards strengthening credit growth and financial development in the State.

Smt. Sushmita Phukan, Regional Director, RBI, commended the efforts of the Convener Bank for coordinating timely conduct of SLBC meetings. She briefed the house about the current financial scenario wherein the state of Assam was doing reasonably well. She was appreciative of the progress made by the Banks in ACP achievement which was at 66% by end of quarter ended December'25 but expressed concern for the relatively slow pace of credit outflow in Agriculture sector. She asked the Banks to focus on CD ratio in Dima Hasao, Hailakandi and Sribhumi where CD ratio was below 50%. She pointed out co-ordination issues which were contributing towards the neglect of credit outflow in these districts and asked for improvement in efforts by the stakeholders. She thanked the SLBC, member banks and LDMs for their contribution towards successful implementation of flagship Financial Inclusion saturation camps and carrying out periodic re-KYC which were falling due till 30.06.2026. She urged all Banks to increase their efforts for completion of re-KYC exercise. She talked about the campaign for settlement of unclaimed deposits "Aapki Punji Aapka Adhikar", which was carried out for three months from Oct'25 to Dec'25. She informed the house that till date, out of the total corpus of ₹ 821 Crore, only ₹ 66 Crore had been claimed as per data submitted by the member Banks and asked for more efforts from the Banks. She informed the house about the recent risk-based premium framework issued by DICGC. She spoke about the various initiatives taken by RBI towards KYC through their Financial Literacy Camps. She informed the house that RBI had released draft circular for Lead Bank Schemes for public comments and feedback. She requested all to go through the circular and share their feedback. She concluded with hope for a meaningful discussion during the meeting and requested all stakeholders to participate wholly.

Shri Loken Das, Chief General Manager, NABARD, congratulated Assam Co-operative Apex Bank for being included in the second schedule of RBI. He hoped that this inclusion would pave the way for further credit support to co-operative sector. He expressed his concern towards sluggish growth under Agriculture and Allied advances. He asked all Banks to come up with their unique action plans for driving growth in the sector. He talked about sub-sector wise credit flow and proposed that from subsequent SLBC meetings, sub-sector wise achievement involving warehouse finance be part of the agenda. For promotion of e-KCC, NABARD had facilitated a process wherein Assam Gramin Bank and Assam Co-operative Apex Bank had entered into a MoU with Money Wokes Consulting Pvt Ltd. He informed the house that the database for PM-KISAN and Agri State Farmer History could be utilized by Banks for enhancing credit flow. He informed the house

that the current year was the International Year for Women Farmers and appealed all Banks to come up with plans to drive credit outflow to Women Farmers. He further asked Banks to promote warehousing finance so that farmers are protected from distress sale of crops. He also emphasized the need to provide credit to individual members of SHGs. He spoke about specific programs undertaken by NABARD towards Cyber Security. He informed the house that under RIDF more than 2,811 Crore had been sanctioned to facilitate growth of infrastructure in Assam. He ended his speech by urging the house to come up with schemes for driving Credit support to women farmers.

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, appreciated the Banks for achieving 75% CD ratio and urged all Banks to try and reach the National average. He spoke about the initiative being planned by the State Government to provide Advance Salary to 5 Lacs State Government employees for which the State Government had floated Expression of Interest. He asked Banks to look into the scheme and provide solutions for implementing the initiative.

Dr. Ravi Kota, IAS, Chief Secretary, Assam, congratulated the house for an improved CD ratio for the state of Assam but cautioned the house to keep it steady during the fourth quarter so that the National average could be achieved at the earliest. He informed the house that GSDP of Assam was highest among all states and new investments were happening which could lead to improved manufacturing and service sector growth. He informed the house about the cascading effects from big project investments from Tata Outsourced Semiconductor Assembly and Test (OSAT) and Adani Power which could lead to Credit growth and provide ample Banking opportunities. He spoke about the upcoming state elections and requested Banks to exchange ideas for new initiatives that could be shared with the new Government post elections. He proposed SLBC to conduct a brainstorming session during the month of April'26 at a suitable center out of Guwahati to come up with innovative schemes which could be proposed to the State Government. He added that the session could also be used as a platform to celebrate at least 6 major achievements and deliberate upon 6 major threats to the financial growth in the state of Assam. He urged Banks to act as catalysts for value addition in tea products which would help in Agri and Allied sector growth. He also sought support from the Banks in promoting dairy, fishery and poultry sectors in the state. He appreciated the RIDF support of more than ₹ 2,800 Crore extended by NABARD which was highest in the country. He emphasized the need to cover more populace under financial inclusion schemes so that the growth in CD ratio could be complimented with inclusiveness which could lead to a solid foundation. He concluded his speech by thanking the Banks for working collectively under the aegis of the State Government for

achievement of common goals.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended Sept'2025 held on 09.12.2025 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 FINANCIAL INCLUSION AND FINANCIAL LITERACY INITIATIVES-

CGM, SBI expressed concern regarding the relatively lower number of branches per one lakh of population. It was suggested to SLBC to provide Bank-wise funds disbursed through BCs in an approved format from next meeting. Chief Secretary, Assam asked Banks to explore the idea of roping in some outside agency that could bring in new ideas. CGM SBI suggested the idea of increasing the compensation paid to BCs through NABARD in these 17 unbanked villages.

DGM SLBC informed that overall PMJJBY enrolment within the PMJDY account was only at around 6% which needed improvement. CGM, SBI requested the house for convergence of Social Security Schemes with PMJDY accounts which could support in making the in operative accounts to operative accounts.

It was informed by DGM SLBC that the total number of SHGs as confirmed by ASRLM was not increasing at expected levels and was nearing saturation. He requested the ASRLM department to look into the issue. The department official confirmed that they would analyze the problem and find out innovative solutions. Chief Secretary, Assam asked the ASRLM department to study the models of other states which have been successful in increasing the SHG volumes.

Further, Chief Secretary, Assam was not pleased with the achievements under Skill development initiatives and the credit linkages done. DGM SLBC informed that the progress vis-a-vis previous year needed slight improvement. He further pointed out that the duration of the training period in RSETIs had increased while the overall infrastructure of RSETIs was strained which was one of the reasons for slowing down of number of the skill development programs. RSETI official informed that the duration of courses related to Animal Husbandry (Poultry, Dairy etc) were increased from 10 days to 31 days. This made it difficult for enrolling adequate number of skill development initiative per annum, resulting in lower number of

trainees. However, now the course duration had been decreased to 12 days, which would assist in improvement of the number of training programs and trainee. It was pointed out that with the introduction of new MIS, few courses had been restricted, which was another reason for decline in the number of the training programs. Chief Secretary, Assam asked the Skill development mission of the Assam State Government to drive the training programs in RSETIs.

REVIEW OF CREDIT DEPOSIT RATIO:

DGM, SLBC informed that barring Hailakandi, the other two districts had shown improvement. He expressed hope that by next quarter, Dima Hasao would also cross 50% CD Ratio benchmark. He further added that there had been in-depth analysis of the CD Ratio in the districts. He requested all Banks also to go for branch-wise analysis to drive CD ratio growth. Chief Secretary, Assam suggested that a serious introspection was needed by the lead Banks and other Banks to create adequate staff strength and eco-system to push credit growth. He informed that Barak Valley Development Department headed by a senior ranked secretary was operational and a mini secretariat was coming up in Barak Valley. He suggested that a committee could be formed including the Secretary of Barak Valley Department, SLBC convener, State Head of Lead Bank, DCs of the Barak Valley districts and LDMS to have an institutional mechanism for proper micro-level analysis of the underlying issues. He informed about the various infrastructure initiatives being undertaken in the area and the improved road connectivity making it readily accessible. He asked the committee to be formed at the earliest and to conduct their first meeting before 30.04.2026 so that they could come up with relevant suggestions to be submitted to the State Government for consideration.

Further, Chief Secretary, Assam questioned Banks with lower CD ratio especially those operating in the districts with CD ratio less than 50%. He asked Banks to improve their CD ratio at a faster rate. PNB shared that the Registry office server was still not regularized which was leading to problems in availing NECs for lands being offered as collateral. This was one of the main reasons for slower credit growth in CD ratio. Chief Secretary, Assam asked the Bank to escalate the issue through proper channel and assured redressal. CBI informed that they were showing marginal improvement. Chief Secretary, Assam, expressed his dissatisfaction and asked for more focus on credit disbursement. Further, he was not happy with YES Bank's performance. The Bank informed that they would come up with better numbers. Apex Bank informed that the branches operating in the 4 districts of Barak Valley had legacy issues. They were working towards resolutions of the issues and were hopeful of delivering better outcomes.

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

ACP& PRIORITY SECTOR ADVANCES

Chief Secretary, Assam asked low performing Banks to improve their performance during the last quarter so that the target may be achieved easily.

(Action Point:All member Banks)

NRLM:

ASRLM official informed that in SHG group loan the target had already been achieved. ICICI Bank was questioned about the reasons behind their poor performance by Chief Secretary, Assam. The Bank could not provide a satisfactory reply for which Chief Secretary, Assam had shown his displeasure.

ASRLM also informed that in NRLM Individual scheme, against a target of 40,000 nearly 44,000 proposals had been submitted. Chief Secretary, Assam asked whether applications had been submitted to Banks which had not done any loan under the scheme. The department informed that they had sourced proposals to AXIS Bank, but proposals were still pending. Chief Secretary, Assam remarked that Banks had to take onus of performance under the various GSS.

(Action Point: All member Banks)

PMEGP:

Officials from PMEGP informed Chief Secretary, Assam that though the numbers had been achieved but disbursement was low because of partial disbursement under the scheme. He requested all Banks to ensure maximum disbursement under the scheme so that the target could also be achieved within the financial year.

(Action Point: All Member Banks)

PMMY:

Chief Secretary, Assam asked to include YoY data to compare the relative performance as it was one of the flagship initiatives of the Central and State Government. He suggested to approach beneficiaries of CMAAA for offering loans under PMMY to boost advances under MSME. Further, he appealed to the member Banks to devise schemes for extending credit facilities to CMAAA beneficiaries and sign MoUs with the State Government. He asked Industries & Commerce Department, Assam to share guidelines related to CMAAA immediately with SLBC and NABARD . He asked SLBC to go through the guidelines and come up with SOP jointly with the line Department and NABARD.

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

PMFME:

Chief Secretary, Assam reiterated the convergence of CMAAA beneficiaries with the scheme. Further he urged Banks to provide credit facilities to women borrowers under the scheme. Officials of PMFME informed that during the current financial year screened applications had been sent to Banks by October itself and asked Banks to clear the pendency. Especially for disbursement of nearly 400 proposals that had been sanctioned already. SLBC was asked to present NPA data for the scheme for evaluation of the portfolio.

(Action Point: All Member Banks, SLBC)

PM SURYAGHAR

Chief Secretary, Assam appreciated the house for crossing 1 lakh numbers under PM Suryaghar scheme with a combined capacity of 310 MW. He urged the member Banks to participate wholly and drive the scheme during the next three months.

Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department, informed that the subsidy offered so far by the State Government would cease to exist but Central Subsidy would continue which was substantial.

(Action point:All Member Banks)

PM Vishwakarma

CGM, SBI observed that out of the total applications received by the Banks, the Central Govt wanted atleast sanctioning of 55% of the proposals, which was a major issue that needed to be addressed. He informed that the major reasons for rejection of the proposals were inadequate quality of the applications received and business viability issues such as concentration risks etc. The second issue pointed out was that the repayment period was only 18 months, which was very short and could make the repayment very difficult. Banks requested for increase in the repayment period from 18 months to 48 months. Chief Secretary, Assam assured the house that they would take up the matter with the concerned Ministry.

SHG BANK LINKAGE

Chief Secretary, Assam observed that the numbers were not increasing and urged the concerned stakeholders to work towards innovative solutions at the earliest.

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

FLOW OF CREDIT TO MSME SECTOR:

Chief Secretary, Assam appreciated the performance under the MSME sector which had shown improvement as compared to the previous financial year. However, it was discussed in the house to try and increase the ticket size under the scheme.

(Action point: All member banks)

DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT:

Chief Secretary, Assam commented that beneficiaries under various state Government schemes like Mukhya Mantrir Nijut Moina (MMNM) scheme could be targeted for offering Education loans. He informed that the details related to few of the flagship state Government schemes would be shared with the member Banks to enable credit flow to the beneficiaries under the scheme whose credit worthiness is established. Further to promote OSAT skills among Assamese Youth IIT Guwahati may be declared as National Centre of Excellence for OSAT. The trainees would be employed at Jagiroad unit of TATA (OSAT) and throughout the nation. This gave a chance to the Banks to tap into the possible business opportunities out of such initiative.

(Action point: All Member Banks)

REVIEW OF OPERATIONS OF BCS: APPOINTMENT OF ASRLM TRAINED SHGS AS BCS:

Chief Secretary, Assam, was not pleased with the progress under the initiative and sought feedback from the ASRLM Department and the Banks. He asked Banks to immediately address the issue and show some visible results within the next 2-3 weeks.

(Action point: Concerned Banks)

PROGRESS IN ATMS IN 4 ASPIRATIONAL BLOCKS:

Chief Secretary, Assam asked to come up with incentives to support out of the box solution for ensuring ATM coverage in the 4 aspirational blocks. He sought the opinion of RBI. He was informed that a micro-ATM could also be established instead of the ATM. DGM SLBC informed that PNB was having operational active BCs with AEPS. Chief Secretary, Assam suggested that Bank and RBI should co-ordinate and come up with a viable alternative. RBI asked PNB to submit a formal alternative proposal to RBI for consideration.

(Action point: PNB)

PROGRESS UNDER RE-KYC UPDATION:

RD, RBI briefed the house regarding the progress of banks in Re-KYC campaign for cases due from 30.06.2025 onwards. She asked Banks with lower percentage coverage to step up their efforts. She asked that operative accounts were nearly 10 lakhs out of which roughly 53% had been covered. Chief Secretary, Assam urged all the Banks to complete the task on priority. Shri Jayant Narlikar, IAS, Commissioner & Secretary to the Govt. of Assam, Finance Department advised that the various Government assistance schemes like Orunodoi beneficiaries & Tea Garden beneficiaries could be targeted for Re-KYC updation.

(Action point: All Member Banks)

STATUS OF BRICK & MORTAR BRANCHES IN UNBANKED VILLAGES:

Chief Secretary, Assam, was informed that as per joint surveys conducted there were no viable premises present in the proposed 13 locations and he was requested to exempt these locations from opening of brick-and-mortar branches. Chief Secretary, Govt. of Assam, proposed that in villages with more than 5,000 population, Banks could be provided land for construction of their own premises in time-bound manner from state Govt. and meanwhile they could operate with BCs. Villages with less than 5,000 populaces could be run through BCs.

(Action point: Concerned Banks)

RSETI AND SKILL DEVELOPMENT:

The ASRLM Department informed that the proposal for pending claims had been sent to MoRD and they were awaiting for approval of the proposal.

In Baksa, CBI submitted that they had written to SLBC that as per MoRD guidelines either the lead Bank or any other Bank with maximum branches should be given the responsibility of setting up the RSETI and CBI was not satisfying these both the criteria. Chief Secretary, Assam, asked SLBC to look into the issue and come up with alternative options in next SLBC meeting.

(Action point: SLBC)

TRANSGENDER LOAN FACILITY:

Chief Secretary, Assam, asked Banks to ensure financial inclusion for transgenders.

(Action point: All Member Banks)

The meeting ended with a vote of thanks by Shri Safal Tripathi, GM (NW I) & SLBC Convenor, Assam.

Digitally signed by
RAVI KOTA
Date: 20-04-2026
14:40:42
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	Smt. Sushmita Phukan	RBI	RD
5	Shri Pankaj Panpatil	RBI	DGM
6	Shri Bedabrata Saikia	RBI	AGM
7	Shri Loken Das	NABARD	CGM
8	Mr. Qamar Javed	NABARD	GM
9	Shri Evan T Munsung	NABARD	DGM
10	Smt. Keerthi Prabha	NABARD	AGM
11	Shri Suresh Kori	NABARD	Assistant Manager
12	Shri Anoop Pant	SIDBI	GM
13	Md. Sazid Hussain	SIDBI	Manager

(B) STATE DEPARTMENT/STAKEHOLDERS

S.No.	NAME	ORGANISATION	DESIGNATION
1	Dr. Ravi Kota, IAS	Govt. of Assam	Chief Secretary
2	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
3	Shri Narsing Pawar, IAS	Finance Dept.	Secretary
4	Shri Mridul Shirhare	SO to CS	
5	Dr P Uday Praveen	Agriculture	Secretary
6	Smt Eva Deka	Finance Dept.	Director
7	Shri Utpal Medhi	Finance(IF) Dept.	SRO
8	Smt. Nita Baruah	Finance(IF) Dept.	J.A
9	Smt. Kasturi Barman	Finance(IF) Dept.	ASO
10	Smt. Seema Kumari	Science & Tech Dept.	Deputy Secretary
11	Mr. Nawab Al Azhar Ali, ACS	DoHUA	Secretary
12	Shri Kuntal M S Bordoloi	ASRLM	State Mission Director
13	Shri Kabindra Baishya	ASRLM	PM-FI
14	Mr. Firdaus Muhammed	ASRLM	PM-Skills
15	Dr Sadnek Singh, IAS	AH & VD	Secretary

16	Shri Debashish K Baruah	DAY-NULM	State Project Manager
17	Shri N.K.D Pilai	MSME-DFO	Asst. Director
18	Shri Hareswar Tumung	MSME-DFO	Asst. Director Gr -I
19	Shri Atanu Baruah	AIDC Ltd.-PMFME	Manager, MIS
20	Shri Dhruvajit Sarma	PMFME-AIDC	State Lead
21	Shri Biplab Deuri Baruah	CPRD, Assam	Asst. Commissioner
22	Shri D.N Hazarika, ACS	Home & Political Dept.	Secretary
23	Mr. Sahabuddin Ahmed	Govt. of Assam Dept.	Under Secretary, IT Dept.
24	Shri Anjan B Baruah	Assam Secretariat, Education Dept.	Deputy Secretary
25	Shri Arup Kr. Sarma, IAS	P & RD Department	Secretary
26	Shri M N Dahal, IAS	CIC/AIDC	Commissioner
27	Mr. Syed Md. Zahid Chistia, ACS	Power Dept.	Secretary
28	Shri Deepanjali Das	APDCL	GM
29	Shri Binoy jyoti Nath	APDCL	AGM
30	Mr. S.T Rahman	Handloom, Textiles & Sericulture	
31	Shri Deepak Kumar	KVIC	Executive
32	Shri Basuaraj	KVIC	State Director
33	Shri Babul Mandal	KVIC	Technical Expert
34	Shri Pankaj Kr Baruah	RSETI	State Director For RSETIs

(C) Banks, Insurance & MFIN:

S.No.	NAME	ORGANISATION	DESIGNATION
1	Smt. Sangeetha Bhaskar M	SBI	DGM-ABU
2	Shri Narendra Pratap Singh	SBI	DGM-CM
3	Shri Anurag Arpan	SBI	AGM-SME
4	Shri Asim Anand	SBI	CM(GSS)
5	Shri Gobinda Biswas	BOB	DGM, Business Head
6	Shri Subrat Pattnaik	BOI	AGM, ZO
7	Shri Vaibhav Kale	Bank of Maharashtra	DGM & Zonal Head
8	Shri Nabarun Dey	Bank of Maharashtra	Sr Manager

9	Shri Lok Nath	Canara Bank	GM
10	Smt. Neha Gupta	Canara Bank	Manager
11	Shri Krishna Kumar	CBI	DZH
12	Smt. Christina Mili	Central Bank of India	Senior Manager
13	Shri Alok Kumar	Indian Bank	Zonal Manager
14	Smt. Mayuri Borooh	Indian Bank	Asst. Manager
15	Shri Rajiv R Mallick	Indian Overseas Bank	AGM
16	Shri Rose Kumar Pamu	PNB	DZM
17	Shri Saurabh Kumar	PNB	AGM
18	Shri Hemanta Roy	PNB	CM(GSS)
19	Shri Kh. Kennedy Singh	Punjab & Sind Bank	Dy. Zonal Head
20	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
21	Shri Satya Ranjan Panda	UCO Bank	Zonal Head
22	Shri Rajeev Sharma	UCO Bank	Chief Manager
23	Shri Indranil Ghosh	Union Bank of India	AGM
24	Shri Sonu Sharma	AXIS Bank	Cluster Head
25	Shri Champak Gogoi	AXIS Bank	AVP
26	Shri Abhay Kumar	Bandhan Bank	DVP
27	Shri Dipankar Talukdar	HDFC Bank	Senior Vice President
28	Shri Ripunjit Borah	HDFC Bank	AVP
29	Shri Olin Singh	ICICI Bank	Regional Head
30	Shri Bhaskar Saikia	ICICI Bank	Regional SLBC Manager
31	Shri Govind Singh	IDBI Bank	AGM
32	Shri Shashi Deo Thakur	IDFC Bank	Manager
33	Shri Ratul Chakraborty	Indusind Bank	Regional Head
34	Mr. Mustakin Ahmed	RBL Bank	Deputy Manager
35	Shri Rakesh Kumar K.K	South Indian Bank	Cluster Head
36	Shri N.Rajesh Kumar	Tamilnad Mercantile Bank Ltd.	AVP
37	Shri Dheeraj Baishya	Yes Bank	Cluster Head
38	Smt. Meghali Matak	Yes Bank	Deputy Manager

39	Shri Debashish Hazarika	AU SFB	BM
40	Mr. Alfred Hussain	ESAF	Manager
41	Shri Jyoti Prasad Hazarika	Jana SFB	RM-GBG
42	Shri Bimal Deb Roy	Slice SFB	AGM
43	Shri Sanjay Gundale	Karnataka Bank	Chief Manager
44	Shri Himangshu Baruah	Kotal Mahindra Bank	AVP
45	Shri Suraj Baitha	Utkarsh SFB	Sales Executive
46	Shri Indrajit Baishya	Ujjivan SFB	VP
47	Shri Vinay Kumar	AGB	Chairman
48	Smt. Rajarshi Baruah	AGB	Manager
49	Shri Anjanjyoti Das	Apex Bank	General Manager
50	Shri Kapil Mantri	IPPB	AGM
51	Shri Monojit Sharma	APBL	Sr. Manager
52	Shri Niladri Bose	National Housing Bank	AGM
53	Shri Biswajit Saha	NPCI	Sr. Associate
54	Shri Pranjal Das	Baksa	LDM (Virtual Mode)
55	Shri Mirtunjay Kumar	Barpeta	LDM (Virtual Mode)
56	Shri Biprajit Dutta	Cachar	LDM (Virtual Mode)
57	Shri Dasarath Brahma	Chirang	LDM (Virtual Mode)
58	Shri Kishori Ram	Darrang	LDM (Virtual Mode)
59	Shri Rohit Kumar	Dhubri	LDM (Virtual Mode)
60	Shri Santosh Singh	Dibrugarh	LDM (Virtual Mode)
61	Shri Hiralal Majumdar	Dima Hasao	LDM (Virtual Mode)
62	Shri Bivash Ranjan Das	Hailakandi	LDM (Virtual Mode)
63	Shri Mouchom Neel Bora	Hojai	LDM (Virtual Mode)
64	Shri Sandeep Kumar	Jorhat	LDM (Virtual Mode)
65	Shri Santosh Sarma	Kamrup (Metro)	LDM (Virtual Mode)
66	Shri Madhab Saikia	Lakhimpur	LDM (Virtual Mode)

67	Shri Debabrata Borgohain	Majuli	LDM (Virtual Mode)
68	Shri Rajesh Jha	Morigaon	LDM (Virtual Mode)
69	Shri Moniram Basumatary	Nagaon	LDM (Virtual Mode)
70	Shri Jibangshu paul	Sibsagar	LDM (Virtual Mode)
71	Shri Arul Swaminathan	South Salmara	LDM (Virtual Mode)
72	Shri Rajesh Paul	Tinsukia	LDM (Virtual Mode)
73	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)
74		WDRA	Virtual Mode
75	Shri Kartik Dhawan		
(D) SLBC			
S.No	NAME	ORGANISATION	DESIGNATION
1	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
2	Shri Pinak Dutta	SBI	CM(SLBC)
3	Shri C Ramadin Sanga	SBI	CM(RSETI)
4	Shri Sanjib Swargiary	SBI	Manager (SLBC)
5	Smt Sujata Bhattacharjee	SBI	Dy. Manager (SLBC)
6	Shri Himangshu Kalita	SBI	Associate (SLBC)