

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

No. 268138/414

Dated 02-01-2026

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 Quarter ended, September, 2025 held on 09.12.2025

Ref : Your email dated 20.12.2025.

Sir,

I am directed to refer to the subject cited above and send herewith the approved minutes of the State Level Bankers' Committee meeting for Quarter ended September, 25 held on 09.12.2025 .

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

Encl: As stated above.

Yours faithfully,
Digitally signed by
EVA DEKA KALITA
Date: 02-01-2026
16:01:01
Director

Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE
MEETING FOR SEPTEMBER 2025, HELD ON 09.12.2025, at
ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA,
GUWAHATI**

The Assam SLBC Meeting for quarter ended Sept'25, was held on 09.12.2025 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Dr.Ravi Kota, IAS, Chief Secretary, Assam. The Meeting was attended by Shri Abhijeet Phukan, Economic Advisor, DFS(through VC), 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, Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department, Govt. of Assam, Smt. Aruna Rajoria, IAS, Commissioner & Secretary, Agriculture Department, Govt. of Assam, Mr. Adil Khan, IAS, Secretary, Welfare of Minorities & Development Department, Shri Bhaskar Baglari, General Manager, RBI, Guwahati and senior official of RBI, NABARD, SIDBI, member Banks, LDMs (virtual Mode), line departments of Government of Assam and various other agencies.

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 his address, he informed the house that the State's CD Ratio improved marginally and urged banks, especially those below 60%, to intensify efforts in the December quarter as per Budget announcement for Financial Year 2025-26. He emphasized special focus on Barak Valley districts i.e., Cachar, Hailakandi and Sribhumi to achieve at least 50% CD Ratio. He acknowledged the progress made under Priority Sector Lending but stressed the need to improve agriculture lending, which remains at 18%. He expressed satisfaction over MSME growth with YoY increase of ₹6,502 crore. Under ACP, he expressed concern that only 49% of the target was achieved by Sept'25 and urged Controlling Heads to address the under performance of 25 banks. He expressed dissatisfaction over performance under Government Sponsored Schemes and urged greater participation from Private Sector Banks and Small Finance Banks. He flagged concerns over rising NPAs under select schemes and advised banks to utilize the Lok Adalat for recovery. He appreciated progress under digitization and unclaimed deposits settlement and urged all banks to maximize efforts before 31.12.2025 for Assam's financial development. He ended his speech by cautioning all member Banks on progress in Re-KYC and urged all Banks to come together and achieve at least the National Average of around 32% within the month of December.

Smt. Sushmita Phukan, Regional Director, RBI, was commended the efforts of the SLBC and the state Govt officials for managing to

hold SLBC meetings in time. She appreciated the achievement in ACP targets especially in MSME sector. However, she asked Banks to focus on Agri Advances where the performance was not at par. Further she expressed her concern for the slow progress in CD Ratio in Barak Valley Districts. She informed that DFS had launched a three-month national awareness campaign for the period Oct'25 to Dec'25 on Unclaimed deposits in financial sector called "AAPKI PUNJI AAPKA ADHIKAR". She urged Banks to carry on their efforts as lot of work was still left to be done in this area. She appreciated the efforts of the state in Re-KYC and requested all Banks to step up their efforts in Re-KYC task. Further, she asked Banks to provide data of Re-KYC to the LDMs in a timely manner for accurate reporting. She informed the house that Assam Gramin Vikas Bank had been named as Assam Gramin Bank by Ministry of Finance. She also brought up the issue of expanding the digital eco-payment system. She urged the member Banks to try and achieve 100% digital coverage for the state of Assam. She further informed the house about the latest developments in Finance and Banking briefly during her introductory speech. She invited the attention of the house on persisting issues like inactive BCs, low coverage of unbanked rural centers and delay in DLRC/DCC meetings.

Shri Loken Das, Chief General Manager, NABARD, expressed his concern over the muted growth in Agriculture Advances and requested the house to show urgency in this area. He further lamented the poor coverage of KCC in the state of Assam. He asked the house to focus on KCC in crops and Animal husbandry to push credit disbursement in Agriculture sector and assure all support from NABARD. He spoke about credit guarantee scheme for negotiable warehouse receipts and asked Banks to support the scheme. He assured support to the member Banks in financial literacy and awareness initiatives. He informed the house about the scheme for incentivizing BCs which could be accessed by the Banks and asked all member Banks to approach NABARD for any help required in the implementation of the scheme. He further informed the house about "Gramin Bharat Mahotsav" to be organized by NABARD in the end of December to support artisans in marketing their products and sought support from the member Bank. Further, he mentioned that NABARD were handing over monthly incentives of Rs 1500 to BCs with minimum transactions of at least Rs.30 per month

Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department, Govt. of Assam, voiced his concern for CD Ratio with special focus on Barak Valley districts. He spoke about financial inclusion where the accounts opened under financial inclusion drives were closed and asked Banks to spread awareness among the FI beneficiaries to activate these accounts. He urged Banks to participate in Unified Lending Interface (ULI) which will be a game-changer. He

requested Banks to participate in State sponsored scheme and sought convergence between the Banks and the State Government. To boost CASA, he asked for partnerships and MoUs between the Banks and the State Governments in various avenues which would be mutually beneficial for both parties.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended June'2025 held on 16.09.2025 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:

Mr. Adil Khan, IAS, Secretary, Welfare of Minorities & Development Department informed that a sub-committee meeting on Low CD Ratio in Barak valley districts was held on 06.12.2025. He appraised the house that there was marginal improvement, but much needed to be done. He opined that there was visible lack of efforts from the Banks and they needed to step up. He also informed the house that outreach activities from Banks were not visible. He pointed out that there was only one LDM for Sribhumi and Hailakandi. He asked PNB to arrange for 2 LDMs and PNB assured that they would post separate LDMs for the two districts. He further informed that the movement under SHG finance to individuals was very slow. Shri Adil Khan further discussed that one of the possible reasons for underfinancing to SHGs was that Banks were not willing to lend to individuals who were members of SHG groups availing finance from some other Bank. Comm. & Secy, Finance Department, Govt. of Assam expressed his concern on the state of Priority Sector lending and requested Government functionaries to attend DCC meetings to continuously monitor the progress under PSL advances. DGM SLBC commented that only GSS advances were not sufficient to improve CD Ratio in Barak Valley districts and it would be rational for the Banks to finance huge infrastructure projects and other development activities. To this end, he requested the state Government bodies to disseminate information about upcoming projects and development activities so that the Banks could be nudged to finance these projects or the contractors involved in these projects. CGM, SBI suggested that at Cachar district the CD Ratio was already 48% and all Banks could attempt to achieve 50% CD ratio within the month of December'25.

Further, review was conducted for banks whose CD ratio is below 60% at the State level. The Commissioner & Secretary, Finance Department urged the house to focus their efforts towards improvement in CD ratio at state level. Further, he expressed his dissatisfaction with the performance of PNB as Lead Bank in majority of districts in Assam and major share in total deposits of banking sector in Assam but having CD Ratio below 50%. He was especially concerned about the sub-par performance of PNB in all the four districts having CD Ratio below 50%. PNB assured that they would improve their performance within the next quarter.

DGM, SIDBI informed the house that at Hailakandi, they were undertaking Micro enterprise promotion project and PNB being the lead Bank could take advantage of the project. The issue of problems in digitization of land records at Cachar was taken up in the house. It was informed that the registration of land records was being carried on without any hassles. Commissioner & Secretary, Finance Department asked Banks to take up the issue of problems being faced in land records with Director, Land Records.

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

ACP& PRIORITY SECTOR ADVANCES

Smt. Aruna Rajoria, IAS, Comm. & Secy, Agriculture Department raised the matter of slower registration of PMFBY in Krishi Rinn portal where out of 7.2 lakhs loans only 2.29 Lakhs had been registered in the portal. As such the deduction of annual premium under PMFBY would not take place and the loanee farmer would not be covered against any unexpected losses making the loan unsafe. She appreciated the efforts of the Bankers for having registered a decent number of proposals under Kharif but expressed her disappointment with the registrations in Rabi crops. She urged the house to take efforts to deduct the premium under PMFBY and ensure coverage for the farmers. Commissioner & Secretary, Finance Department expressed his concern over the poor performance of Banks under Agriculture advances in the state of Assam. He asked Agriculture Department for a separate meeting for monitoring of performance under Agriculture Advances. The Agriculture Department spoke about the need to step up the efforts under “Mera Bank, Mera Haq” campaign noting that nearly ₹70 crore was pending in banks’ escrow accounts and was due to be disbursed to beneficiaries. She urged major Banks to identify the beneficiaries and make the payment to them. SLBC asked the agriculture department to share the list of beneficiaries and account numbers for further distribution among member banks.

(Action Point: All member Banks, Line Department)

NRLM:

Official from ASRLM department informed that the progress in Group SHG, finance was up to mark but the disbursement to SHG individual

members was on the lower side and needed improvement. He appreciated the performance of Banks which were above state Average. He informed that some banks were not performing at par with state average. Commissioner & Secretary, Finance Department asked the reason for Nil disbursement to ICICI Bank. ICICI Bank informed that they did not have adequate manpower and infrastructure and matter had been taken up with their corporate office. CGM SBI asked the Bank to expedite loans under NRLM. Commissioner & Secretary, Finance Department asked the ASRLM department to allot targets to all member Banks under NRLM.

(Action Point: P& RD Department, ASRLM, All member Banks)

PMEGP:

Official from KVIC reported that there was improvement in PMEGP performance in Sep'25 quarter comparison to last quarter. However, he informed the house that subsidy utilization was considered as the main parameter to determine the performance under the scheme while SLBC was only showing the data of disbursement. He requested SLBC to show the data of subsidy claim so that a clear picture could be presented in the house. SLBC asked the KVIC department to share the same data for upcoming quarters onwards. Commissioner & Secretary, Finance Department was disappointed with the non-performance of Banks who had Nil disbursement under the scheme. SBI raised the concern of referred back cases for subsidy reversal citing reasons and requested KVIC to look into the issue. KVIC reassured that they would look into the issue. DGM SLBC informed the house that the matter had been discussed in detail in sub-committee meeting of SLBC and guidelines had been shared with concerned stake holders.

(Action Point: KVIC, All Member Banks)

PMMY:

Official from Industries & Commerce Department, Govt. of Assam appreciated the efforts of the Bank in CMAAA scheme. The department was requested to share SOP with the member Banks. Commissioner & Secretary, Finance Department advised the department to share SOP with SLBC and Finance Department, Govt. of Assam. Banks were asked to improve the performance under CMAAA.

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

PMFME:

Shri Jayant Narlikar asked the reasons behind the gap in the number of proposals submitted and the number of proposals sanctioned. He was informed that the high rejection ratio was the reason behind the same. Officials from the Industries, Commerce & P.E. Department informed that in the previous year the proposals were mainly sourced at the end of financial year which was corrected by the department during the current financial year and proposals had been submitted to the Banks

well in advance. He requested the member banks to look into the anomalies in the proposals and get them rectified so that they could be sanctioned at the earliest. Commissioner & Secretary, Finance Department asked SLBC to submit Bank wise pendency data and further, he asked all member banks to look into their pendency at the earliest and to dispose them.

(Action Point: All Member Banks, Industries, Commerce & P.E. Department)

PM SURYA GHAR

Commissioner & Secretary, Finance Department raised his concern for the high number of rejections to the Power Department, Govt. of Assam. He was informed that there were issues related to CIBIL score and unawareness among the applicants about the product. CGM, SBI informed that SBI is disbursing a major share of applications under the scheme and requested that applications be distributed more evenly among other banks. It was highlighted in the house that the vendors were mainly sourcing the proposals to branches of few Banks only- notably SBI in a major way. Commissioner & Secretary, Finance Department asked the department to look into the matter and asked for even distribution of applications. He urged the department to monitor the scheme and find strategies to distribute the targets among all the major Banks without solely relying on SBI for results.

(Action point: Power Department)

PM Vishwakarma

CGM, SBI raised the issue of concentration of applications in similar activity from certain pockets which could make the projects unviable. CGM, NABARD supported the views shared by CGM, SBI as these could lead to potential viability issues.

(Action point: Industries, Commerce & PE Department)

NPA IN GOVT. SPONSERED SCHEME

Commissioner & Secretary, Finance Department asked departments to follow-up with their officials in districts to reduce NPA as that would lead to better credit disbursement under GSS.

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

FLOW OF CREDIT TO MSME SECTOR:

DGM, SIDBI addressed the house and informed about their new initiative wherein they would be giving 2% subsidy for solar installations which would reduce the credit cost and enable MSME sector in installation of solar components. Further, he informed the house that they would inaugurate SIDBI MEPP(Micro Enterprise Promotion Programme) at Dibrugarh on 16.12.2025, to be continued for a period of 5 years wherein entrepreneurs would be provided with hand-holding support by SIDBI officials along with training. He asked for financial support to these entrepreneurs from the Bankers.

(Action point: All member banks)**ENHANCING FARMER'S INCOME:**

Presentation was given by DGM, NABARD. He highlighted NABARD's key initiatives in Assam, including implementation of 23 model millet projects across 23 districts during the International Year of Millets 2023, benefiting 1,150 farmers over 460 hectares. NABARD is promoting fisheries through support for renewable energy, fish oils, organic manures, and establishment of an Aquaculture Techno Park in Kamrup Metro for high-value fish culture and value addition. Farmers are being empowered through 171 FPOs under PODF-ID, with successful examples from Jorhat, Sribhumi and Goalpara, along with support to tribal livelihoods via rural tourism in Sonitpur and Udalguri, Kharif onion cultivation, and Assam Makhana Village Chain projects. On the marketing front, NABARD is organizing the Grameen Bharat Mahotsav-Northeast 2025 on 28-29 December to enhance farmers' market exposure and sought active participation of banks to provide credit linkages.

(Action point: All Member Banks)**DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE:**

Presentation was given by DGM, NABARD. Under RIDF, NABARD had sanctioned cumulative 8,122 projects with aggregate loan assistance of ₹22,379.25 crore across Assam improving rural infrastructure and livelihoods significantly encompassing Rural roads, Bridges, Irrigation, Animal Husbandry etc. To address regional disparities and promote inclusive development, NABARD has taken proactive steps to increase the flow of RIDF assistance to 14 credit deficient districts with a total outlay of Rs.5,666 Cr.

PROGRESS IN DIGITIZATION OF LAND RECORDS:

Commissioner & Secretary, Finance Department appraised the house about a plan by the Revenue & DM Department regarding Pan India integration of Banking systems with land and registry system for online mortgage creation and lease under Unified Lending Interface. He acknowledged the land record problem being faced in Barak valley. The Director of Land Records informed that land records in Sribhumi and Hailakandi have been fully digitized, while work in Cachar is in progress and expected to be completed by next year. He clarified that ongoing land transactions should not be cited as a hindrance to credit dispensation. Over 10 lakh land parcels have already been authenticated and Farmer IDs created with Aadhaar linkage, and banks were urged to focus on KCC lending to these farmers to improve the CD Ratio.

He also explained the RBI-driven Unified Lending Interface, under which APIs enable creation of digital charge on land offered as

collateral, helping reduce credit risk and NPAs. Digitally available Jamabandi records in the public domain were stated to be authentic and usable without seal or signature, and the State Government expressed readiness to integrate these with banking systems. Concerns were raised over banks insisting on original Pattas signed by the Circle Office, which undermines ease of credit, and banks were requested to avoid this practice. He proposed forming a joint technical group of banks and the Revenue Department to streamline processes. Responding to concerns from CGM, SBI on non-availability of NEC hindering builder finance, it was assured that legacy records would be digitized within six months and in Barak Valley districts, physical land records would be provided until digitization is completed and advised banks to raise issues to the Department.

(Action point: Revenue & DM Department, all member Banks)

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

Commissioner & Secretary, Finance Department asked the strategy for covering of unbanked rural centres. He was informed by SLBC that the respective centres had been allocated to Banks and they were requested to cover these centres by end of January'26.

Action point: All member Banks)

REVIEW OF OPERATIONS OF BCS:

Official from ASRLM Department appraised the house that under one GP one BC Sakhi vision around 2,600 GPs had to be saturated and currently 648 GPs had been covered which was around 30%. A target of 1,700 BCs was given to various Banks which had to be completed in three months with monthly targets for the Banks. AGB had been allocated a target of 258 BCs, out of which 92 locations had been covered by them. However, other Banks did not respond. SBI informed the house that they would be able to enroll 251 BCs within the month. Commissioner & Secretary, Finance Department wanted to know the progress and sought for a final report of their performance by end of the month. He requested Department to pursue the Banks to achieve ASRLM targets regarding BC sakhis.

Further, he raised the concern of inactive BCs. NABARD informed that they were handing over monthly incentives of Rs 1500 to BCs with minimum transactions of atleast Rs.30 per month. NABARD asked all Banks to claim these incentive and pass on the benefits to the BCs.

(Action point: P & RD Department, ASRLM, all Member Banks)

ATM STATUS IN 4 ASPIRATIONAL BLOCKS:

Commissioner & Secretary, Finance Department asked PNB to prioritize the areas where ATMs should be deployed in Aspirational Blocks. PNB informed that they did not have any branch in the given

locations. The Bank informed that they had contacted their vendors and they had expressed their inability to provide manned services for cash replenishment and maintenance of the ATMs. This had made it difficult for the Bank to set up ATMs at the given locations. CGM SBI suggested that micro-ATMs could be provided at the given locations which could be operated by the BCs. Commissioner & Secretary, Finance Department urged AGB and PNB to explore the option of micro-ATMs. SBI volunteered to provide micro-ATMs as they had the technology. Commissioner & Secretary, Finance Department asked AGB to ensure that active BCs are available at the locations and explore MoU with SBI for operating micro- ATMs in co-ordination with the finance department.

(Action point:AGB, PNB)

EDDPE(100% DIGITIZATION):

Chief Secretary, Assam questioned the forum about the expected timeline for achieving 100% digitization of the eligible accounts under EDDPE by all the member Banks which was currently at 99.98%. It was informed that only IDBI had not achieved 100% in all districts. Chief Secretary, Assam asked IDBI to complete the task within a week.

(Action point: IDBI)

BRICK & MORTAR BRANCHES IN UNBANKED VILLAGES:

Chief Secretary, Assam was informed that in the 7 pending locations, premises were not available and SLBC requested for exempting these 7 centres from opening bank branches. He was informed by SLBC that suitable justification and approved minutes of DCC meetings had been obtained and held on record. Chief Secretary, Assam observed that the identified Banks at these 7 locations should propose alternate delivery channels for Banking coverage. He asked Finance Department, Govt. of Assam to take up the issue with DCs to see that whether resources could be mobilized for setting up of brick-and-mortar branches at viable premises or upcoming new buildings.

(Action point: Concerned Banks)

DISCUSSION ON MARKETING INTELLIGENCE:

Official from Home & Political Department, Govt. of Assam spoke about the preventive and vigilance measures against money laundering, terrorist finance, firms and e-companies soliciting deposits from public without proper regulatory approval, cyber frauds, credit related frauds etc.

He expressed hope that with the co-operation of the Banks they were confident of curbing online frauds and cybercrime related activities. Chief Secretary, Govt. of Assam observed that the issue would be taken forward during the next SLBC meeting.

(Action point: All member Banks)**SHARING NEW INITIATIVES & SUCCESS STORIES FOR REPLICATION ACROSS THE STATE:**

AGB shared their success story in Assamese Jewellery at Ranthali wherein Deodhar Branch of AGB had taken lead in sanctioning loans to the local craftsmen in JLG mode for making Handmade jewellery and marketing them for livelihood. Their Nalbari Branch had financed Tamul plate manufacturing unit which is a biodegradable product. The Kamalpur Branch of AGB had extended loans to women SHGs at Beruajani village under Kamrup district eco-friendly plant-based goods like bags, baskets, mats etc using water hyacinth.

The House discussed the incident of misappropriation in the minorities' scholarship amount. It was informed that the cases are under investigation by the CBI. The concerned bank accounts have been identified and details shared with the Banks. Commissioner & Secretary, Finance Department advised the Banks to recover the identified amounts, noting that no visible progress has been made so far. The Chief Secretary, Govt. of Assam exhorted the Banks to make all possible efforts to recover the amounts wherever feasible.

Further, Commissioner & Secretary, Finance Department asked all Banks to complete integration with the e-GRASS platform. It was observed that only a few Banks have been onboarded so far. The Finance department, Govt. of Assam highlighted that while retail branches are available on the platform, corporate branches of Banks are yet to be onboarded. All agency Banks were requested to furnish data for treasury correction in the prescribed format shared by the State Government.

(Action point: All Member Banks)

Shri Abhijit Phukan, Economic Advisor, DFS appreciated the improvement in the CD ratio but expressed concern over the low CD ratio in the Barak Valley districts and asked banks to prioritize its improvement. He suggested involving District Collectors and LDMs to identify potential credit areas. He urged the State Government to expand datasets on ULI to enable fintech's and NBFCs to use digital footprints for credit delivery. He also directed banks to continue saturation camp activities and ensure last-mile digital payment infrastructure in unbanked areas by leveraging UPI.

Shri Ravi Kota, IAS, Chief Secretary, Assam appreciated the efforts of SLBC in ensuring that the SLBC meeting was conducted in a timely manner. He expected that Banks would move fast in the area of CD Ratio and catch up with the National Average. He urged all the Banks to ensure that they get their systems ready for integration with ULI. He concluded by asking Banks to support Assam in its

development journey by lending financial support to the promoters and stakeholders of various projects happening in the state.

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

Digitally signed by

RAVI KOTA

Date: 29-12-2025

20:28:12

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 Phukhan	RBI	RD
5	Smt. Poonam Chhetia	RBI	DGM
6	Shri Bedabrata Saikia	RBI	AGM
7	Dr. Abhijeet Phukhan	DFS	Economic Advisor(Virtual Mode)
8	Shri Loken Das	NABARD	CGM
9	Mr. Qamar Javed	NABARD	GM
10	Shri Evan T Munsung	NABARD	DGM
11	Shri Debabrata Das	NABARD	DGM
12	Smt Keerthi Prabha N	NABARD	AGM
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 Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
3	Smt. Aruna Rajoria, IAS	Agriculture Department	Commissioner & Secretary
4	Shri Narsing Pawar, IAS	Finance Dept.	Secretary
5	Smt Eva Deka	Finance Dept.	Director
6	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
7	Shri Manoj Pathak	Finance Dept.	DBT Expert
8	Mr. Adil Khan, IAS	Minority and Welfare Dept.	Secretary

9	Shri Kuntal M S Bordoloi	ASRLM	State Mission Director
10	Shri Kabindra Baishya	ASRLM	PM-FI
11	Shri Hemkrishna Bora	ASRLM	PM, Digital Finance
12	Shri Nabajit Bharali	ASRLM	SPM-Skills
13	Dr. Jagannath Kalita	AH & Vety Dept.	Jt Director
14	Shri Debashish K Baruah	DAY-NULM	State Project Manager
15	Shri Sumit Kumar Gupta	MSME-DFO	AD I
16	Shri Hareswar Tumung	MSME-DFO	Asst. Director Gr -I
17	Shri Jyoti Ranjan Duarah	AIDC-PMFME	Manager-Enterprise Dev
18	Shri Atanu Baruah	AIDC-PMFME	Manager-MIS
19	Shri Kailash	Land Records, Revenue Dept.	Director
20	Smt Farida Samsul, ACS	Minority Dept.	Secretary
21	Shri Palash R Aham	DoHUA	Deputy Secretary
22	Shri D.N Hazarika	Home & Political Dept.	Secretary
23	Shri Anant Lal Gyani, IAS	Co-operation	Secretary
24	Shri Munindra Sharma	P & RD Department	Spl. Secretary
25	Shri M N Dahal, IAS	CIC/AIDC	Commissioner
26	Smt. Rashmi Rekha Devi	Power Dept.	Dy. Secretary
27	Shri Manuj Kr Amchi	APDCL	GM
28	Shri Binay Nath	APDCL	AGM
29	Shri Dhritimala Saikia	Deloitte	Consultant
30	Shri Hariprasad Bora	Handloom, Textiles & Sericulture	Addl. Secretary
31	Smt. Antara PP Bhattacharjee	Industries & Commerce	Deputy Director
32	Shri Surat Singh	KVIC	DCO
33	Shri Gopal	KVIC	AD II
34	Shri Babul Mandal	KVIC	Technical Expert
35	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 David N Lhouvum	SBI	AGM
4	Dr. Chongtham Chanchan	SBI	Chief Manager, SBI
5	Ms Adaha Nepuni	SBI	Manager
6	Shri Gobinda Biswas	BOB	DGM, Business

			Head
7	Shri Subrat Pattnaik	BOI	AGM, ZO
8	Shri Vaibhav Kale	Bank of Maharashtra	DGM & Zonal Head
9	Shri Nabarun Dey	Bank of Maharashtra	Sr Manager
10	Shri J.P.Panigrahi	Canara Bank	DGM
11	Shri Anil Kumar	Central Bank of India	Zonal Head
12	Shri Alok Kumar	Indian Bank	Zonal Manager
13	Shri Sachi Kanta Das	Indian Bank	DGM
14	Smt. Mayuri Borooah	Indian Bank	Asst. Manager
15	Shri Rajiv R Mallick	Indian Overseas Bank	AGM
16	Shri Vinay Kumar	PNB	Zonal Head
17	Shri Hemant Roy	PNB	Chief Manager
18	Shri Provakar Majumder	Punjab & Sind Bank	Zonal Head
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 Sanjay Sharma	Union Bank of India	AGM
24	Shri Sonu Sharma	AXIS Bank	Cluster Head
25	Shri Champak Gogoi	AXIS Bank	AVP
26	Shri Krishnendu Mondal	Bandhan Bank	Regional Head
27	Shri Abhay Kumar	Bandhan Bank	DVP
28	Shri Amruthraj Josy	Federal Bank	AEVP
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 Shashi Deo Thakur	IDFC Bank	Manager
35	Shri Ashim Chakravorty	Indusind Bank	CM
36	Shri Kamalesh Paul	RBL Bank	Branch Manager
37	Shri Saraswat Borgohain	RBL Bank	Deputy Manager
38	Shri Samudrajit Gogoi	South Indian Bank	Manager
39	Shri Gaurav Sharma	Tamilnad Mercantile Bank	SCSE
40	Shri Parijat Ray	Yes Bank	VP
41	Mr. Alfred Hussain	ESAF	Manager
42	Shri Nitin Basant	Slice SFB	Chief Technology Officer
43	Smt. Prerenanandita Baishnab	Slice SFB	Public Policy Manager
44	Shri Bimal Deb Roy	Slice SFB	AGM
45	Shri Himangshu Baruah	Kotal Mahindra Bank	AVP

46	Shri Partha Chowdhury	Utkarsh SFB	Cluster Head
47	Shri Indrajit Baishya	Ujjivan SFB	VP
48	Shri Debashish Gangopadhyay	AGB	Chairman
49	Shri Ugresh Kumar	AGB	General Manager
50	Shri Anjanjyoti Das	Apex Bank	General Manager
51	Shri Bimal Kumar Das	IPPB	Sr Manager
52	Shri Niladri Bose	National Housing Bank	AGM
53	Shri Pranjal Das	Baksa	LDM (Virtual Mode)
54	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)
55	Shri Hemanta Kumar Pait	Dhemaji	LDM (Virtual Mode)
56	Shri Bikash Chandra Sil	Bongaigaon	LDM (Virtual Mode)
57	Shri Jyoti Prasad Mitra	Tamulpur	LDM (Virtual Mode)
58	Shri Hiralal Majumdar	Dima Hasao	LDM (Virtual Mode)
59	Shri Santosh Sarma	Kamrup (Metro)	LDM (Virtual Mode)
60	Shri Deepak kumar	Charaideo	LDM (Virtual Mode)
61	Shri Bivash Ranjan Das	Sribhumi&Hailakandi	LDM (Virtual Mode)
62	Shri Jibangshu paul	Sibsagar	LDM (Virtual Mode)
63	Shri Moniram Basumatary	Nagaon	LDM (Virtual Mode)
64	Shri Lenin Kakoti	Karbi Anglong	LDM (Virtual Mode)
65	Shri Biprajit Dutta		
66	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 C Sanjib Swargiary	SBI	Manager (SLBC)
5	Smt Binita Kumari	SBI	Dy. Manager (SLBC)
6	Shri Himangshu Kalita	SBI	Associate (SLBC)