

STATE LEVEL BANKERS' COMMITTEE, ASSAM, HELD ON 02.11.2017
AT DARBAR HALL, RAJBHAWAN, GUWAHATI
MINUTES OF THE MEETING FOR THE SPECIAL SESSION

The Special Session of The State Level Bankers' Committee meeting for the State of Assam was held on 02nd November, 2017 in the Darbar Hall of Rajbhawan, Guwahati with His Excellency Prof. Jagdish Mukhi, Governor of Assam. The meeting was attended by Sri V. K. Pipersenia, the Chief Secretary, Govt. of Assam, Sri M. G. V. K. Bhanu, the Additional Chief Secretary, Department of P & RD, Govt. of Assam, Sri Samir Kumar Sinha, Principal Secretary, Department of Finance, Govt. of Assam, Sri P. V. S. L. N. Murty, the Chief General Manager, SBI, NE Circle and SLBC Convenor, Sri O. P. Mishra, General Manager (NW-I) SBI, NE Circle, senior officials of RBI, NABARD, Banks, Financial Institutions and Govt. line departments.

2. Shri V. K. Pipersenia, in his opening remarks, welcomed His Excellency, Prof Jagdish Mukhi Governor of Assam and stated that it is a proud moment that for the first time in the history of SLBC, anywhere in India, that the meeting of the SLBC is taking place in the Darbar Hall of Rajbhawan. He thanked His Excellency for giving this honour and privilege. Sri Pipersenia said that Prof. Jagdish Mukhi had a distinguished record in public service. He started his carrier with RBI and it is the privilege to the Banking Community to have one from amongst them as Governor of the State.

The Chief Secretary stated that in Assam, Banking has a long way to travel. A large number of areas in the State are still unbanked with no Bank Branches. The main problem is lack of connectivity. He said that Internet is the backbone of Banking Services. But the poor Internet connectivity is a big challenge in the Banking industry.

The population of the state is 3.12 crores, out of which 2,68,86,500 people are having Savings Bank accounts. 1,23,42,661 No of Accounts have been opened under PMJDY. Under Social Security Scheme, there has been 8,07,364 enrolment under PMJDY, 20,21,124 under PMSBY and ,37,408 under APY. Under Pradhan Mantri MUDRA yojana

: 95,137 nos. Sishu,18,423 Kishore and 3807 Tarun, total, 117,367 loans have been sanctioned and disbursed.

The State Govt. during the last one and half years has also done its best for Financial Inclusion. During the Demonetization, it was a great challenge to make payment especially to the Tea Garden labourers. Entire banking sector accepted the challenge and have opened approx 6,00,000 new accounts. To develop the banking habits amongst the tea garden labourers, the State Govt. has come out with a scheme that each account holder will be provided Rs. 2,500/- in his account through DBT and if they continue their accounts for next six months another Rs.2,500/- will be credited to their account.

The State Govt has announced (i) " Swami Vivekanand Assam Youth Empowerment Yojana" under which an amount of Rs. 1.00 lakh will be extended for new business and upto Rs.2.00 lakh for the existing business. Under the scheme subsidy will be provided by the State Govt. (ii) " Chief Minister Samagra Gramya Unnayan Yojana". Under this scheme The State Govt. has planned to provide one tractor to each village with 70% subsidy and that way the GoA is trying to use the banking sector to reach the poor and deprived section of the society. The Chief Secretary asked for the guidance and support from His Excellency, Governor of Assam, to accomplish the task.

3. Sri P. V. S. L. N. Murty , the Chief General Manager, SBI, NE Circle and SLBC Convenor, in his address stated that His Excellency Prof. Mukhi has vast experience in banking and economics. He informed that during Demonetization, banks in Assam showed extraordinary performance and Assam was the first state to implement the demonetization successfully with least inconvenience to the public. This was acknowledged by the Ministry of Finance also. In tea garden areas, about 6.00 lakh accounts have been opened within a record time. There are total 34 Banks and around 2400 Branches and 6000 BC/CSPs in the state. All the Banks together can cover the unbanked areas.

4. His Excellency Prof. Jagdish Mukhi, Governor of Assam, in his speech said that he has specifically invited this August House with a very focussed intention for better Financial Inclusion and economic empowerment of the poorest of the poor and ensure that Gol policies should reach to the last person in the State.

To commemorate the death anniversary of Dr. B. R. Ambedkar, the Father of the Indian Constitution, December 6th will be observed in a befitting manner. Dr. Bhimrao Ramji Ambedkar, popularly known as 'Baba Sahib' was a Jurist, Economist, Politician and social reformer who campaigned against social discrimination against untouchables, while also supporting the rights of women and labourers. He was the principal architect of the Constitution of India. Dr. Ambedkar died on 6th December, 1956 and this day is observed as "Mahaparinirvan Diwas" every year throughout the country. To pay tribute and honour to him, the people of India offer flowers, garlands, ceremonial lamps, candles and literature at elegantly decorated statue. On this day a large number of people visit the Parliament House complex to pay honour and respect by chanting a most famous slogan "Baba Saheb Amar Rahe".

His Excellency the Governor said that this "Mahaparinirvan Diwas" will be observed in a befitting manner in the state. He request the forum to adopt a resolution to extend 3 (three) new MUDRA loans to specific beneficiaries on 6th of December, 2017 – one from the Schedule Caste, one woman and one Schedule Tribe.

Where there is no S.T. beneficiary than a member of Other Backward Classes (OBC) shall be selected. It will be a befitting manner to pay homage to Baba Saheb on his Mahaparinirvan Diwas. So each and every Branch of every Bank will disburse 3 such loans on 6th December and they will also display a banner in the banking hall containing the names of the beneficiaries. Branch wise compliance reflecting account list must be sent to the SLBC for submission to Raj Bhawan by all Banks by 8th December, 2017.

5. Mr. V.K. Pipersenia, Chief Secretary of Assam conveyed his gratitude to His Excellency the Governor of Assam for his inspiring and encouraging speech. He put forth a resolution to all banks on behalf of SLBC that on 6th December, 2017 each Bank Branch in the state will achieve the target and the house unanimously resolved that each Bank Branch will disburse at least three loans to the specified category on 6th December, 2017.

6. The meeting ended with a Vote of Thanks by Sri Samir Kumar Sinha, Principal Secretary, Department of Finance, Govt. of Assam.

LIST OF PARTICIPANTS IN THE SPECIAL SESSION OF SLBC (ASSAM) MEETING

ON 02.11.2017

(A)1.	His Excellency Prof. Jagdish Mukhi	Governor	Assam	
(B) RBI, NABARD, SIDBI etc.				
2	Shri. Umesh J Panaria	DGM	RBI	Guwahati
3	Ms. Tamanna Mushahary	AGM	..	..
4	Ms. Rajasree K Baruah	CGM	NABARD	..
5	Ms. Archana Singh	DGM	..	..
6	Shri Sanjeev Gupta	DGM	SIDBI	..
7	G M Hazarika	Secy. To the Governor	Raj Bhawan	..
8	L. Biswas	PRO to Governor	Raj Bhawan	..
(C) State & Central Govt. officials & Other Banks				
9	Sri V.K.Pipersenia	Chief Secretary	Govt. of Assam	..
10	Sri V.K.Bhanu	Addl;. Chief Secretary(P&RD)	..	..
11	Sri S.K. Sinha	Principal Secy(Finance)	..	..
12	Sri Imdadul Haque	Comm.& Secry (T&D)	..	..
13	Dr. J.B.Ekka	Comm.& Secry (P&RD)	..	..
14	Sri S. Jagannathan	Comm.& Secry (P&RD)	..	..
15	Smt.EvaDeka Kalita	Director, (IF)Finance	..	..
16	Sri J.N. Pegu	Secretary (Labour)		..
17	Ms. Juri Phukan	Director (Agriculture)	..	..
18	S. Rahman	Secy (Ind & Com)	..	..
19	Ms. Purabi Konwar	Director (Ind & Com)	..	..
20	Sri K. K. Mourya	Marketing Officer (DMI)	Gol	..
21	Sri M.P.Rownier	Jt. Director(Agriculture)	GoA	..
22	Sri A.N.Hazarika	Jt.Secy (WPT&BC)	..	Guwahati
23	Sri Subhash Ghosh	SM (HUDCO)	..	..
24	.. K.K.Mourya	Mktg.Officer(Agri)	..	..
25	Sri Gunagobinda Das	Consultant (F I)ASRLMS	..	..
26	Dr. Rousy Baruah	PM-FI (ASRLMS)	..	..
26	Sri A.Borah	COA (ASRLMS)	..	..
27	Dr.Himadri Konch	SPM-FI(ASRLMS)	..	..
28	Sri D.K.Baruah	SPM-FI&ME(NULM)	..	..
29	Sri Ranjit Kalita	N.O.(NULM)	..	..
30	Sri A.K.Nath	Project Head	BYST	..
31	Kangkana Sarma	Officer	..	..
32	Sri S.K. Das	Incharge Officer	SFAC,R.O.	..
33	Sri Rahul Amin	CEO	AVGCSL	..
34	Sri Kukil.Das	Director	AVGCSL	Guwahati

35	Sri D.K.Deka	GM	AIDC	..
36	.. S. S. Singh	Chairman	AGVB	..
37	Sri K.N.Talukdar	Managing Director	ACAB	
38	Sri N.R.Samal	DGM	Union Bank	..
39	Sri Rajiv Kumar	DGM	IDBI	..
40	Sri K.P.Sahu	DGM	Uco Bank	..
41	Sri S.K. Rastogi	DGM	Vijaya Bank	..
42	Sri P.L.Bhattacharyya	DGM	Indian Bank	..
43	Sri S.K.Dash	DGM	PNB	..
44	Sri N. Behera	Regional Head	BoB	..
45	Dr.Ripa Neog	Regional Head	Indusing Bank	
46	.. Abhoy Kumar	Cluster Head	Bandh Bank	..
47	.. N. Shyam Sunder	DZM	CBI	..
48	.. S. K. Ghosh	Chief Reg. Manager	IOB	..
49	.. M. Pator	Sr. Br. Manager	OBC	..
50	S. K. Behera	Sr. Manager	Vijaya Bank	Guwahati
51	Mrs. M. Roy Bora	Manager	Dena Bank	..
52	Sri R. Sarma	Chief Manager	AGVB	..
53	.. Hemanta Bayan	Dy. Vice President	HDFC	..
54	.. B.D.Mishra	Vice President	Axis Bank	..
55	.. Rakesh Das	Manager	Axis Bank	..
56	.. Kumar Gaurav	Sr. Br. Manager	Andhra Bank	..
57	.. Ratan Mandal	Chief Manager	BOM	..
58	Dr. S.K.Nayak	Asstt. Gen Marager	Corp'n Bank	..
59	.. Bhaskar Sarma	Area Manager	KMB	..
60	.. B.K.B.Gohain	Asstt. Gen. Manager	UCO Bank	..
61	.. Ashim Das	VP, CBL	YES Bank	..
62	.. Sadhan Roy	Asstt. Gen Manager	Fede Bank	..
63	.. Abhijit Mohan	Manager	Fed Bank	..
64	.. J.K.Mallick	Manager	Central Bank	..
65	.. Samir Barthakur	AVP	KMB	..
66	.. Sudip Dhar	LDM, Kamrup(M)	UCO Bank	..
67	.. S. Bhattacharjee	Sr. Manager	UCO Bank	..
68	.. S. Saha	Div. Manager	Canara Bank	..
69	.. C.G.Mourya	Manager	Canara Bank	..
70	.. B.Dutta Gupta	Manager	UBI	..
71	.. A.K.Prasad	Sr.Manager	All Bank	..
72	Sri Pintu Bhanja	Sr. Manager	Indian Bank	Guwahati
73	.. R. K. Gupta	Sr. Manager	Syn Bank	..
74	.. S.Bhattacharjee	Sr.Manager	BOB	..

75	„ Saurav Dutta	Manager	SIB	„
76	„ N.K.Hazarika	Zonal Manager	P&S Bank	„
77	„ P.P.Goswami	EVP	Yes Bank	„
78	„ P. Nath	Vice President	HDFC	„
79	„ D.S.Sarkar	Manager	IDBI	„
80	„ K. Selvam	Chief Manager	Syn Bank	„
81	„ Vincent Lakra	Zonal Manager	BOI	„
82	„ Jitesh Jose	Manager	KBL	„

D) Convenor Bank

83	Sri P.V.S.L.N.Murty	Chief General Manager	SBI	Guwahati
84	„ O.P.Mishra	General Manager	„	„
85	„ I.S.Pongener	DGM(OR)	„	„
86	„ J. Sahoo	DGM (B&O)	„	„
87	„ Z.T. Khiangte	AGM(LB&RRB)	„	„
88	„ B.C.Paul	AGM(LB&RRB)	„	„
89	„ S. R. Saha	AGM(ABU)	„	„
90	„ A. Barthakur	AGM (SME)	„	„
91	„ Tarapada Das	CM (SME)	„	„
92	Ms. A. Nagaholi	CM (LB&RRB)	„	„
93	Sri M.C.Das	Manager(LB&RRB)	„	„
94	„ P. Basumatary	Dy.Manager(OR)	„	„
95	„ Kumar Anubhav	Dy Manager (LB&RRB)	„	„
96	Smt. G. Baruah	Asstt. Mgr(LB&RRB)	„	„
97	„ G. Bhuyan	C. A. (LB&RRB)	„	„
98	„ P. Gogoi	Programmer	NIC	„