

I/341772/2023

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

No. 14266/494

From : The Director,
Finance (IF) Department

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

Sub : Approved minutes of the SLBC meeting for June, 2023 Quarter and Special
SLBC for Ghar Ghar KCC Campaign held on 12.10.2023.

Ref : Your email dated 20.10.2023

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 quarter ended June, 2023 and Special SLBC for Ghar Ghar KCC Campaign held on 12.10.2023, approved by the Chief Secretary, Assam and Chairman SLBC.

This is for information and necessary action.

You are also requested kindly to submit the Action Taken report of the action points mentioned in the aforesaid minutes of the meeting .

Encl: As stated above.

Yours faithfully,
Signed by

Eva Deka Kalita

Date: 18-11-2023 16:16:39

Director,
Finance (IF) Department

MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR JUN'23 QUARTER, HELD ON 12.10.2023, IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

Assam SLBC Meeting for Jun'23 quarter, was held on 12.10.2023 at Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Shri Paban Kumar Borthakur, IAS, Chief Secretary, Government of Assam and co-chaired by Shri Amaresh Kumar Jha, General Manager & SLBC Convenor, Assam. The Meeting was attended by the senior officials of RBI, NABARD, SIDBI, member Banks, LDMs (virtual Mode), line departments of Government of Assam and various other agencies. The following notable dignitaries attended the meeting:

1. Shri Gyanendra Pratap Singh, IPS, Director General of Police, Assam
2. Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture, Government of Assam
3. Dr. Ravi Kota, IAS, Addl. Chief Secretary, Home, Industries, Commerce & Public Enterprises Department, Government of Assam
4. Shri Samir Sinha, IAS, Addl. Chief Secretary, Finance, Government of Assam
5. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Government of Assam
6. Smt. Sushmita Phukan, Regional Director, RBI Guwahati
7. Shri Naveen Dhingra, Chief General Manager, NABARD, Guwahati

All other officials present in the meeting is placed in "Annexure-I"

Shri Hemant Gadge, DGM, SLBC, on behalf of SLBC, welcomed all the participants of the SLBC meeting.

Shri Amaresh Kumar Jha, General Manager & SLBC Convenor, extended warm greetings to all the participants and welcomed Tamilnad Mercantile Bank Ltd in SLBC Assam. He delivered a comprehensive review of major areas of financial activities of the banking system in Assam. He exhorted all Banks to focus on ensuring target achievement under ACP for the current FY 2023-24. He drew the attention of the house towards the growing NPAs in PMEGP scheme and expressed his concern for the same. He also asked Member Banks showing NIL figures in GSS to come out of NIL zone. He briefed the house about launch of new flagship schemes like GHAR GHAR KCC, Jan Suraksha Abhiyan at Gram panchayat level and PM Vishwakarma Scheme and asked support from all member Banks in making these schemes successful.

Shri Gyanendra Pratap Singh, IPS, Director General of Police, Assam, spoke on Cyber Crime and related hazards. He raised his concerns about delay in refunding money to customers in case of erroneous transactions. He further raised alarms about non availability of CCTV cameras in ATMs. He suggested that for safety purpose ATMs could be opened near police stations. He also raised the issue of money mule accounts and asked member Banks to ensure that there is no connivance on the part of the Bankers. He exhorted all member Banks to disburse loans to surrendered militants while appreciating the efforts of SBI towards the same.

(Action point: SLBC, All Member Banks)

The house adopted the minutes of State Level Bankers' Committee meeting for March, 2023 quarter held on 23.06.2023.

AGENDA PRESENTATION:

Shri Joy Chandra Chakma, AGM, SLBC, Assam, presented the agenda of the meeting. Some of the notable observations made in the deliberation are given below:

CREDIT DEPOSIT RATIO:

Shri Paban Kumar Borthakur, IAS, Chief Secretary, Assam appreciated the member Banks for breaching 60% CD Ratio and asked all member Banks to aspire to achieve 80%. Banks with less than 50% CD Ratio were pointed out by the Chair and they were asked to explain the reasons for the same. On this Union Bank of India informed the house that despite doing major project finance in Assam the data was not reflected in the portal because of accounting issues. The Chair asked the Bank to resolve the issue at the earliest and improve CD Ratio. LDMs below 40% CD Ratio assured the house to achieve 50% CD Ratio by December,2023.

(Action Point: Banks below 50% CD Ratio (AU, Utkarsh, SIB, Union, CBI, APEX, YES, UCO, PSB, INDIAN, UJJIVAN, CANARA, JSF, IDBI, AGVB), LDMs of Districts below 40% CD Ratio (Karimganj, Dimahasao)

Banks with negative growth in deposit and advances were asked to furnish the reason for the same. Additional Chief Secretary, Finance showed his displeasure over Bandhan Bank for showing YoY negative growth in advances and asked action plan for improvement.

(Action Point: Canara Bank, Bandhan Bank)

ACP& PRIORITY SECTOR ADVANCES

The house was informed that 4 Banks showed 100% target achievement under ACP and discussion on their reporting method took place. DGM

SLBC requested RBI to clarify the reporting methodology to remove ambiguity while reporting quarterly data.

(Action point: RBI, HDFC, ICICI, AXIS, YES Bank)

Dr. Ashish Kumar Bhutani, IAS, Addl. Chief Secretary, Agriculture, Government of Assam exhorted the house to disburse KCC to all PM Kisan beneficiaries and link all KCC accounts with Pradhan Mantri Fasal Bima Yojna. He urged the Bankers to ensure deduction under PMFBY. He also asked Banks to ensure AADHAR seeding with the Bank accounts of remaining PM Kisan beneficiaries. Banks with Priority Sector Advances in Agri less than 18% were questioned on their poor performance by Chief Secretary. CGM, NABARD exhorted SBI to push Agri advances as their performance is not at par with the number of branches operating in the state of Assam. The Chair asked banks having PSA in Agri less than 18% to improve their performance.

(Action point: Banks having PSA in Agri less than 18%: BOB, BOI, BOM, CANARA, IOB, PSB, SBI, UCO, AXIS, Bandhan, Federal, HDFC, ICICI, IDFC, IDBI, Indusind, KBL, KMB, SIB, YES, AU, Ujjivan, USFB)

Dr. Ravi Kota, IAS, Addl. Chief Secretary, Home, Industries, Commerce & Public Enterprises Department asked the house to look into the rationalization of interest rates in MSME products. He stressed upon the PM Vishwakarma scheme and informed the house that Assam has the third highest registrations under the scheme. He discussed about CM Atmanirbhar Abhiyaan and exhorted house to push the product. He also informed the house that state Government has signed 40 MoUs with various industrial houses and asked Banks to chip in with adequate financial support. Chief secretary asked Banks to lend wholehearted support in industrial finance. The lack of awareness among bankers about flagship MSME schemes of Government was taken up in the house. Discussion was held on major issues hampering the disbursements of loan under flagship schemes like PMFME and PMEGP. The Chair asked to strengthen interface between DIC and Banks to curb rejections in PMFME and PMEGP.

(Action point: All member Banks, KVIC Department, PMFME Department & Industries & Commerce Department)

GOVERNMENT SPONSORED SCHEMES (GSS):

Chief Secretary asked Banks with Nil contribution in one or more GSS to respond the reasons behind their dismal performance. Member Banks with Nil performance under the various schemes were asked to give written reply to SLBC for non-performance.

(Action point: All Nil GSS sanctioned Banks. AXIS, BAND, FED, HDFC, ICICI, IDFC, INDUS, KBL, KMB, RBL, SIB, YES, AU, ESAF, JSF, NESFB, UJJ, USFB, APEX)

Shri Samir Sinha, IAS, Addl Chief Secretary, Finance elaborated upon the initiatives taken by state Government under PMSBY and PMJJBY to enroll people under BPL category which has been extended to Safai karmacharis to ensure 100% coverage of BPL population. He underlined the need for large scale campaign under the aegis of SLBC for improving the penetration of the Social Security Schemes which is still lagging behind despite State Government support. He also informed the house about the Credit guarantee fund of the GoA for SME loans over and above the Central Government credit guarantee schemes. He informed the house that for NPA recovery, D.O. letters have been sent to all the DCs for recovery under SARFAESI and extended all support to Banks for recovery of bad loans. The Chair asked the house to prepare mechanism for analyzing the reasons behind rejected settlement claims under PMJJBY and PMSBY.

PM SVANidhi

Chief Secretary reviewed the performance under the scheme. House was informed that targeted disbursement under first tranche had been achieved by the banks. However, targets under 2nd tranche and 3rd tranche were due for achievement. Member Banks were asked to mark the repaid loans as closed in the portal to increase the number of eligible beneficiaries for 2nd tranche disbursement. Further, NULM department exhorted the member Banks to increase digital onboarding of the PM Svanidhi beneficiaries. **(Action point: All Member Banks)**

RSETI:

Chief Secretary asked the member banks to ensure 100% credit linkage for trainees under RSETI. The House was also informed about the constraints faced by few Banks in setting up RSETIs. State Director, RSETI sought support from all member Banks for credit linkage. He also asked Banks to increase set up their own buildings as they are not adequate as of now.

(Action point: RSETI, ASRLM, All RSETI Sponsored Banks)

Aspirational Block Programme:

The House was informed about the concept of Aspirational Block Programme. It was informed that 20 blocks from 13 districts had been identified in the state as Aspirational Block Programme which were being closely monitored by the Niti Aayog and PMO. The Chair drew the attention of the House to lay special focus on these Aspirational Blocks and repeat the success they had achieved under Aspirational Districts programme. All member banks were asked to submit action plan for setting up of new branch, BC/CSP and implement Jan Suraksha Scheme in these blocks.

(Action point: All Member Banks)

DEPOSITORS EDUCATION AND AWARENESS (DEAF) FUND - "100 DAYS 100 PAYS:

The House was informed that under the Depositors Education and Awareness (DEA) Fund - "100 Days 100 Pays" Campaign with respect to unclaimed deposits, that commenced on June 1, 2023 and concluded on September 8, 2023, 22 banks in Assam have settled ₹36.30 crore pertaining to 1412 accounts. The banks were asked to continue settling those accounts. Reserve Bank of India launched a Centralized Web Portal UDGM (Unclaimed Deposits-Gateway to Access information) on August 17, 2023 for the public to facilitate and make it easier for them to search their unclaimed deposits across multiple banks at one place. The search facility has been extended to 30 banks as on September 28, 2023, covering around 90% of such unclaimed deposits (in value terms) in DEAF accounts. The Chief Secretary asked RBI to divulge the details of Government accounts under DEAF scheme with the Finance Department, Government of Assam.

(Action point: RBI, All Member Banks)

Smt. Sushmita Phukhan, Regional Director, RBI stated that under the scaled-up project on Centre for Financial Literacy (CFL), 80 CFLs have been established across the state of Assam covering all the blocks. Awareness camps are being regularly conducted by the CFLs. All bankers, LDMs, DDMs and NABARD representatives are advised to keep a track of the schedule of events shared by CFL coordinator, participate in some of the camps and share their feedback with RBI for making the initiative more meaningful and effective.

(Action point: RBI, NABARD, LDMs, All member banks)

SETTING UP OF BRICK-AND-MORTAR BRANCHES IN UNBANKED VILLAGE:

Bank of India had requested to approve three alternate locations within 5 kms of the originally proposed sites for opening of branches i.e. Charidur at Balipara in place of Chari Duar Forest Prtd. Area, Nonoipara at Garuajhar in place of Nonoipara T.E. and Salbari at Shantipur instead of Salbari F/Block. Similarly, SBI had requested to move the proposed site for opening of branch from Orangajuli T.E. to Dimakuchi which is within 5 Kms of the originally proposed site. The House approved their request and asked rest of the banks to complete the process by/before 31.12.2023.

(Action point: BOI, SBI, BOB, BOM, Canara, CBI, HDFC, ICICI, PSB, PNB, UCO, Union)

LOW ATM PENETRATION IN 13 DISTRICTS:

In Assam, there are 13 districts where ATM penetration is much below the national average. Accordingly, RBI has set a target of new ATMs to be installed in these districts. Regional Director, RBI informed the house that LDOs were discussing this matter in the respective DCC meetings. She requested the State Government to advise the Deputy Commissioners of the districts concerned to identify suitable locations

for setting up of new ATMs and monitor the progress in DCC meetings. The Shortfall data in ATMs in 13 districts are as follows.

Sl. No.	District Name	Required No. of ATM calculated at 20 ATMs per lakh population (a)	No. of ATM as on June 30, 2023 (as per SLBC site) (b)	Shortfall in ATMs (a-b)	Revised target for additional ATMs required to be installed in Phase I*
1	Baksa	191	28	163	50
2	Cachar	348	221	127	127
3	Charaideo	95	29	66	27
4	Chirang	97	15	82	57
5	Dima Hasao	43	22	21	21
6	Hailakandi	132	56	76	72
7	Hojai(Nagaon)	187	85	102	71
8	Karbi Anglong	192	39	153	69
9	Karimganj	246	89	157	127
10	Nalbari	155	107	48	48
11	South Salmara-	111	4	107	12
12	Tinsukia	266	231	35	35
13	West karbi	61	6	55	6

(Action point: RBI& LDMs of Baksa, Cachar, Charaideo, Chirang, Hailakandi, Karbi Anglong, Karimganj, Nalbari, Dima Hasao, South Salmara, Tinsukia, West Karbi, Nagaon)

STATE INSURANCE PLAN:

In line with the vision of “Insurance for all” by 2047, Regulatory and Development Authority of India (IRDAI) is rolling out State Insurance Plan for all states along with identifying a lead insurer for each State. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department gave a brief on State Insurance Plan and its importance. Also, emphasized on progress of formation of State Level Insurance Committee (SLIC) till date. The project presentation was given by the representatives of the Lead Insurers Shri Nityananda Bose , Shri Mahesh Radhakrishnan and Shri Vijay Anand.

The Chief Secretary, Assam assured that the areas of cooperation as expected by the Lead Insurers from the State Government will be taken care of. Also, he advised the Lead Insurers to come up with a concrete action plan and the expectation from the members of SLBC.

The Chair advised the Lead Insurers to drive the project in all districts at one go instead of covering only 5 districts in phase 1. He also asked to arrange a workshop among all the Insurers and Bankers and to initiate the activities with a grand launch of the project.

The Lead Insurers requested the SLBC to involve SLIC in their activities

for insurance awareness campaign. The representative from RBI also requested to all Bankers to support in the activities of SLIC.

Shri, Naveen Dhingra, CGM NABARD informed that the banks are already working in the field of Insurance Awareness. All the insurers as well as all verticals of insurance industry should work together in this area. He also added that insurers can use the available infrastructure, the Financial Literacy Centers (FLC) to drive the awareness campaigns.

The Chair summed up with following points which are to be done:

- a) Preparation of an institutional mechanism of SLIC.
- b) Preparation of an action plan.
- c) Organizing workshop among all insurers and bankers.

The lead Insurers requested to appoint a Single Point of Contact (SPOC) person from Government of Assam for SLIC. In this, the Chair verbally indicated Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department as the SPOC person to maintain coordination between Government of Assam and SLIC.

(Action point: Lead Insurer Company)

The meeting ended with a vote of thanks by Shri Prabhat Kumar, DGM, Union Bank of India, Assam.

Signed by
Paban Kumar Borthakur
Chief Secretary, Assam
Date: 16-11-2023 11:58:20
& Chairman, SLBC,

Assam.

ANNEXURE I			
(A) RBI, NABARD, SIDBI, NEDFI:			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Amaresh Kumar Jha	SBI	GM
2	Smt. Sushmita Phukan	RBI	RD
3	Shri Aloka Ranjan Ranarahu	RBI	DGM
4	Ms. Zinia Baruah	RBI	AGM
5	Shri Naveen Dhingra	NABARD	CGM
6	Shri Nabin Kumar Roy	NABARD	GM
7	Shri Tapas Sankar Rout	NABARD	DGM
8	Shri Pradeep Kr Nath	SIDBI	DGM
9	Shri Vikas Bhardwaj	SIDBI	PMU
10	Shri Rupam Nath	SIDBI	AVP
(B) STATE DEPARTMENT/STAKEHOLDERS			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Paban Kumar Borthakur, IAS	Govt. of Assam	Chief Secretary
2	Shri Gyanendra Pratap Singh, IPS	Assam State Police Department	Director General of Police
3	Dr. Ashish Kumar Bhutani, IAS	Agriculture, Govt. of Assam	Additional Chief Secretary
4	Dr. Ravi Kota, IAS	Home Department, Industries, Commerce & Public Enterprises Department	Additional Chief Secretary
5	Shri Samir Sinha, IAS	Finance Dept.	Additional Chief Secretary
6	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
7	Smt. Laya Madhuri, IAS	Finance Dept.	Secretary
8	Smt. Gayatri Hyalinge, IAS	Finance Dept.	Joint Secretary
9	Smt. Eva Deka	Finance Dept.	Director
10	Shri Utpal Medhi	Finance Dept.	SRO
11	Smt. Kasturi Barman	Finance Dept.	Asst. Section Officer
12	Smt. Barsha Sonowal	Finance Dept.	Banking Expert
13	Shri Anikesh Dutta	Finance Dept.(A&F)	SO
14	Smt. Jinee Choudhury	Finance Dept.(A&F)	ASO

15	Shri Subrata Roy Bardhan, ACS	Agriculture Dept.	Secretary
16	Shri Bhaskar Pegu	Agriculture Dept.	Director
17	Shri Madhuram Patiri	Agriculture Dept.	JDA
18	Shri Abhijit Baruah, ACS	AH & Vety Dept.	Secretary
19	Shri Pritam Kashyap	ASRLM	State Mission Manager
20	Shri Kabindra Baishya	ASRLM	PM-FI
21	Smt. Panchami Choudhury	NULM	State Mission Director
22	Shri Debashish k Baruah	NULM	State Project Manager
23	Shri Anantlal Gyani, IAS	Revenue Department	Secretary
24	Shri Jamal Uddin Choudhury	Cooperation Dept.	ARCS
25	Shri Esther Kathar, ACS	P& RD	Addl. Secretary
26	Shri Dipanjali Borah	Transport Department	DTO(HQ)
27	Shri Naveen Thaduri	Department of Telecom GOI	ADG
28	Shri Ratul Sarma	Dept. of Fishery	Nodal Officer-KCC
29	Smt. Kavyashree Mahanta, ACS	Dept. of Fishery	Secretary
30	Smt Santana Chetia, ACS	IT Department	Secretary
31	Shri W.S. Daimary	Excise Department	Joint Secretary
32	Dr. Lakshmanan S, IAS	Commissionerate of Industries & Commerce	Secretary
33	Smt Antara P P Bhattacharjee	Commissionerate of Industries & Commerce	Deputy Director
34	Shri Himanga Dip Das	Commissionerate of Industries & Commerce	Asst. Director (OSD)
35	Shri Oinam Sarankumar Singh, IAS	Commissionerate of Industries & Commerce	Commissioner
36	Shri Arpan Saikia, ACS	Industries Commerce & PE Dept.	Secretary
37	Shri Dhruvajit Sarma	PMFME, AIDC	State Lead
38	Shri Suresh Chandra Das	MSME-DFO, Ghy	Asst. Director Gr-1
39	Shri Pankaj Kr Baruah	RSETI	State Director
40	Smt. Jimlee Saikia Kakoty, ACS	School Education dept.	Deputy Secretary

41	Shri Amitav Saikia	AIDC	DGM
42	Shri A.N Hazarika	Tea Tribes & Adivasi Welfare	Director
43	Shri Mustafa Ali Ahmed	Forest Dept., Govt. of Assam	DCF
44	Smt. Bijusmita Das		Asst. Officer
45	Shri Tuhin Sen	WMD Dept	AMDB
46	Shri Jitu Pradhan	Bharti Airtel Limited	LEA Nodal Officer
47	Shri Pankaj Kr. Borah	Reliance Jio	Nodal Officer
30	Shri Abhijit Nath	Vodafone Idea	GM
31	Shri Bhargav	Vodafone Idea	SM, Nodal

(C) Banks, Insurance & MFIN:

Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Smt Nina Bairagi	SBI	DGM ABU
2	Shri Pankaj Goswami	SBI	AGM PBBU
3	Shri D. Hazarika	SBI	AGM REHBU
4	Shri Monoj Sen	SBI	AGM FI
5	Shri Asim Anand	SBI	CM, GSS & SME
6	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	AGM
7	Shri L. Leivon	Bank of Baroda	AGM
8	Shri Anjan Kr Banikya	Bank of Baroda	PS in charge
9	Shri Vinaya Singh	Bank of India	ZM
10	Shri N. Srinivasa Rao	Canara Bank	DGM
11	Shri Krishna Kumar	Central Bank of India	DZM
12	Smt Christina Mili	Central Bank of India	Senior Manager
13	Shri Tanmoy Dey	Indian Bank	AGM
14	Smt. Preeti Kumari	Indian Bank	Chief Manager
15	Shri Binod Kumar	Indian Overseas Bank	CRM
16	Shri Rajesh Kr. Pramanic	PNB	DGM
17	Shri Nalin Lochan Deo	Punjab & Sind Bank	Chief Manager
18	Shri Sunit Kr Jha	UCO Bank	DGM
19	Shri Prabhat Kumar	Union Bank of India	Regional Head/DGM
20	Shri Ajit Kr. Thakur	Axis Bank	VP-State Head
21	Shri Rupam Bhuyan	Axis Bank	VP-Branch Head
22	Shri Rakesh Das	Axis Bank	AVP
23	Shri Devdeep Bharadwaj	Bandhan Bank	RH
24	Shri Debajit Roy	HDFC Bank	Vice President
25	Shri Ripunjit Borah	HDFC Bank	AVP
26	Shri Dipan Dutta	ICICI Bank	Chief Manager
27	Shri Bhusan Chandra	IDBI Bank	AGM

28	Das Shri Iftikhar Hussain	Indusind Bank	AVP
29	Shri Samujjwal Laskar	Karnataka Bank	Branch Manager
30	Shri Asun. S	Tamilnad Mercantile Bank	Asst.Manager
31	Smt. Nabanita Karak	Kotak Mahindra Bank	AVP
32	Shri Debashish Hazarika	AU Small Finance Bank	Branch Manager
33	Shri Samudrajit Gogoi	South Indian Bank	Manager
34	Shri Arunabh Bardoloi	RBL Bank	Deputy Manager
35	Shri Gopal Sharma	ESAF SF Bank	Manager
36	Shri Krishnendu Majumdar	Jana Small Finance Bank	Regional Head
37	Shri Jaydev Das	Yes Bank	EVP
38	Smt. Rupam Bania	Yes Bank	VP
39	Smt. Riya Medhi	Yes Bank	AVP
40	Shri Gautam Gogoi	Yes Bank	Vice President
41	Smt. Jonali Deka	Yes Bank	AVP
42	Shri Anjanjyoti Das	NESFB	Zonal Head
43	Shri Rajib Kar	Ujjivan SFB	Product Manager
44	Shri Kamlesh Paul	Utkarsh Small Finance Bank	Branch Head
45	Shri Jhonmoni Kalita	Utkarsh Small Finance Bank	SE
46	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
47	Shri Ansarul Hoque	IPPB	Senior Manager
48	Shri Ugresh Kumar	AGVB	GM
49	Shri Prasanta Sarmah	Apex Bank	DGM
50	SmtAatreyyee Borthakur	Apex Bank	Manager
51	Shri Vivekananda Hembram	NHB	Regional Manager
52	Shri Raj Kumar	NHB	Project Finance Officer
53	Shri Sumit Maity	LIC	AO
54	Smt. Dolly Saikia	ICICI Pay life	Associate Manager
55	Shri Pradip Baishya	MAGMA HDI GIC	BAH
56	Shri VinceeSharfaraj Ahmed	Pramerica Life Insurance Ltd	Regional Manager(OPS)
57	Shri Sarjekul Hoque	Royal Sundaram GIC Ltd	TSM
(D) SLBC Convenor:			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Hemant Gadge	SBI	DGM(SLBC)
	Shri Joy Chandra		

I/337989/2023

2	Chakma	SBI	AGM(SLBC)
3	Shri Amarjit Behara	SBI	AGM(SLBC)
4	Shri Rajat Kanta Das	SBI	CM(SLBC)
5	Shri Pranab Sen	SBI	CM, RSETI
6	Shri Sanjib Swargiary	SBI	Dy. Manager(SLBC)
7	Ms Binita Kumari	SBI	Dy. Manager(SLBC)
8	Smt. Sujata Bhattacharjee	SBI	Dy. Manager(SLBC)
9	Shri Himangshu Kalita	SBI	Associate(SLBC)