

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

No. 268138/248

14-11-2024

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'24 Quarter, held on  
04.10.2024

Ref : Your email dated 25.10.2024

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 June'24 Quarter, held on 04.10.2024, approved by the Chief Secretary, Assam and Chairman SLBC.

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

Encl: As stated above.

Yours faithfully,

Signed by

Eva Deka Kalita

Date: 14-11-2024 16:41:47

Director

Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE**  
**MEETING FOR JUNE 2024, HELD ON 04.10.2024, AT HOTEL**  
**NOVOTEL, G.S. ROAD, GUWAHATI**

Assam SLBC Meeting for June'24, was held on 04.10.2024 at Hotel Novotel, G.S. Road, Guwahati. The meeting was chaired by Dr.Ravi Kota, IAS, Chief Secretary, Assam and co-chaired by Shri S. Radhakrishnan, Chief General Manager, SBI. The Meeting was attended by the senior officials 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 Joy Chandra Chakma, AGM, SLBC**, on behalf of SLBC, welcomed all the participants of the SLBC meeting.

**Shri Amaresh Kumar Jha,General Manager, SBI**, in his opening remarks,appreciated the Banks for a satisfactory show in terms of CD ratio which stood at 68.87% in June'24. He acknowledged the performance of the member Banks in priority sector lending which constitute 51% of the total advances in the state, especially in MSME sector. However, he was critical of the underperforming Banks and requested their controlling heads to set ACP targets for individual branches and monitor the progress periodically so that each bank can contribute to its full potential towards the state's economic growth in Current Financial Year. He further observed that under the flagship Govt. Sponsored schemes like NRLM, NULM, PMMY, SUI, PMFME and PMEGP, some member banks had not made the best use of the untapped potential and urged these Banks, especially, the private sector and small finance banks to disburse advances under GSS. He further added that performance in 2<sup>nd</sup> tranche of PMSVANidhi was lagging behind despite better performance in 1<sup>st</sup> and 3<sup>rd</sup> tranches of PMSVANidhi. To this end, he requested all the member Banks, particularly, those Banks where pendency is on the higher side to formulate and enact effective strategies to reduce the existing pendency and meet the allocated targets under 2<sup>nd</sup> tranche of PMSVANidhi scheme. He flagged the issue of lower PMFBY coverage in KCC scheme and asked all member Banks to increase Aadhar linkage of all active crop loans in a phased manner, debit the Insurance premium within timeline and provide necessary KCC data to Insurance companies.

**Dr. Ravi Kota, IAS, Chief Secretary, Assam**, expressed satisfaction over CD Ratio but was critical of the performance of Banks with CD Ratio below 40%. He was hopeful that credit offtake and investments will increase with the advent of festive season and asked Member Banks to contribute whole heartedly. He informed the house about few path

breaking programmes undertaken by Assam State Government like the Chief Minister's Atmanirbhar Asom Abhijan where existing entrepreneurs will be financially supported by the State Government. He also informed the house about the increase in PMMY limit to Rs.20 lakhs and was hopeful that the Chief Minister's Atmanirbhar Asom Abhijan (CMAAA) beneficiaries could be further supported by Banks through PMMY loans.

**Smt. Sushmita Phukan, Regional Director**, was optimistic about the performance of the Banks in parameters like CD Ratio and Advance offtake. She pointed out the lower CD Ratio in Dima Hasao and Karimganj. She asked Lead Banks of both the districts to implement strategies for improvement. She complemented SLBC convener for sanitization of data in SLBC portal. She also expressed the need for timely conduct of SLBC meetings and urged SLBC convener to ensure the same. She requested the SLBC convenor bank to collect data on Financial Inclusion (FI) index and NSFI parameters and to ensure that the SLBC meeting for the quarter ended September 2024 is a Special SLBC meeting (which is to be conducted once in a financial year) with NSFI agenda points. She requested the house to conduct a special SLBC meeting every year on parameters appearing in the financial inclusion index. She apprised the forum about the creation of public depository of Digital Lending Apps which will be available on RBI website. It will be based on data submitted by the regulated entities directly without RBI intervention. She further informed the house that credit information would be shared by credit institute with Credit Information Companies at shorter intervals from the existing monthly frequency of data sharing. She also shared that UPI limit for payment of taxes had been increased from ₹1.00 lac to ₹ 5.00 lacs and dedicated beneficiaries would be allowed to be added in UPI. She also spoke about RBI plans to streamline Cheque clearing by shifting from batch clearing method to continuous clearing which would reduce the cheque clearing time from T+1 days to few hours. She informed the house about RBI quiz for undergraduate students for commemoration of 90 years of RBI operations. She asked Banks to focus on unbanked rural sectors of Assam especially in Karbi Anglong, West Karbi Anglong, Goalpara, Biswanath and Cachar districts. She raised the issue of inactive BCs and asked Banks to take immediate steps to address the issues. She further asked Banks to facilitate digital payment ecosystem for which deadline for 100% coverage is expiring on 31.03.2025. She showed her disappointment over lower ATM penetration in the state of Assam. She also informed the house about the pendency of claims in social security schemes and asked Banks to co-ordinate better with the insurance companies for realization of pending claims. She requested NABARD and State Government to undertake a study to find out the reasons behind lower credit off-take in Agriculture segment. She brought up the issue of the menace of cyber fraud and requested for a joint awareness campaign by SLBC, RBI and State Government.

**Shri Nabin Kumar Roy, General Manager**, asked the house to make the

ACP targets for the state of Assam commensurate with the target set by Government of India or even higher. He informed the house that scale of finance and unit cost for small tea growers had been put in place by NABARD and urged Banks to start financing the sector. He stated that DFS had increased the trainees under RSETI scheme from 4.73 lacs in FY23-24 to 6.13 lacs in Current FY. He urged Banks to look at RSETI trainees as potential candidates for credit linkage. He informed the house that the Government of Assam had come up with a project with Assam Agriculture University for double cropping to intensify agricultural output and asked Banks to extend finance to the beneficiaries. He appreciated the efforts of AGVB and Union Bank for financing women weavers in the state of Assam. He asked SLBC to have a special SLBC meeting especially focused on RRB credit outreach to horticulture, floriculture, sericulture and animal husbandry.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended March'2024 held on 11.06.2024.

#### **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:

#### **REVIEW OF CREDIT DEPOSIT RATIO:**

The Chief Secretary, Assam asked the reasons behind lower CD Ratio in the poor performing Districts. Bandhan Bank informed that there was decline in asset due to lower demand in micro finance, so they were getting into retail assets to diversify their credit portfolio. They reported that there were visible improvements and expressed optimism about their performance in the remaining Financial Year. The Chair asked the Banks to improve CD Ratio and achieve 60% CD Ratio benchmark by December, 2024.

**(Action Point: Banks below 50% CD Ratio(CBI, PNB, UCO, Union, RBL, SIB, TMB, AU SFB, Utkarsh, Apex) and Districts below 50% CD Ratio(Cachar, Hojai, Hailakandi, Karimganj, DimaHasao)**

#### **ACP& PRIORITY SECTOR ADVANCES**

The Chief Secretary, Assam observed that the majority of growth under ACP was on account of MSME while he showed his concern for relatively lower credit offtake under Agriculture segment. He was particularly concerned about sluggish growth in crop loans and wanted suggestions from the house for improvement in Agri advances. Smt. Aruna Rajoria, IAS, Commissioner & Secretary to the Govt. of Assam, Agriculture Department pointed out that the major reason behind lax growth in Agri advances was due to lack of credibility of the farmers making it difficult for bankers to take credit decisions. She informed the house that with the

development of Agri stack, the data related to the land holdings and KYC of farmers will be available at one place. She requested SLBC to form a special team to look into viable solutions to aid in credit disbursement under the agriculture sector. The Chief Secretary, Assam explained the house about Agri Stack which will be a useful tool in collection and credible sharing of farmer's data with the financiers which will help them take quicker and proper credit decisions for Agri lending thus increasing credit offtake. SBI raised the issue of higher NPA levels and sought help from the State Government. The Chief Secretary, Assam suggested that Banks should take some haircut and submit a proposal on those lines to the State Government for consideration.

The chair suggested to conduct a study by State Govt. in collaboration with NABARD to ascertain reason for low KCC enrollment and suggestion to improve credit uptake in agriculture and allied sectors.

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

### **PMMY**

Banks with NIL Disbursement were asked to explain the reasons and way forward by the Chief Secretary, Assam. He requested SLBC convener to analyze the performance of Banks in PMMY. He asked SLBC to identify Banks/Branches who could co-ordinate with the Industries, Commerce and PE Department and assist the 25,000 beneficiaries of Chief Minister's Atmanirbhar Asom Abhijan in availing PMMY loans. GM SBI asked Banks to immediately formulate strategies to implement the scheme and extend financial aid to the earmarked beneficiaries under PMMY.

**(Action Point: Industries Department, Govt. of Assam, All Member Banks)**

### **NRLM:**

ASRLM Department informed that individual financing had not picked up and Banks were falling short of their allotted targets. SBI informed that Bank had done 282 proposals under Lakhpati Baideu. The Bank informed that they were under a tie-up with NABARD for training these beneficiaries to fine tune their activities. Axis Bank informed the house that they were under the process of signing MoU with ASRLM for financing SHGs under NRLM. However, in the intervening period they wanted to finance individuals under Lakhpati Baideu but were not receiving any proposals from the concerned departments. The Chief Secretary, Assam instructed the Department to bypass MoU wherever possible to avoid delay and to engage with more Banks for promoting the Govt. Sponsored Scheme. He further asked Banks to increase credit linkage for individuals under ASRLM.

**(Action point: All member banks)**

### **PMSVANidhi:**

The house was informed by the line Department that targets under

PMSVANdhi had been achieved except for the loan under 2<sup>nd</sup> tranche. The NULM Department escalated the issue of proposals being returned after sanctioned. It was also informed in the house that Banks were still rejecting proposals based on CIBIL score which had been exempted under the scheme. SBI informed that majority of returned proposals was on account of difficulties faced in locating the beneficiaries. The Chief Secretary, Assam asked Banks to co-ordinate with NULM Department, Assam to redress the issue and ensure that disbursements are made in all the sanctioned cases. Further, he advised Banks to make changes in the system to override CIBIL score for the product.

**(Action point: All member banks)**

**PMFME:**

The Chief Secretary, Assam enquired from the member Banks about the reasons for higher rejection ratio under the scheme. AGVB responded that most rejections were on account of beneficiaries not having sufficient experience in the activity for which finance was being sought. The department informed the house that the loan is designed for unorganized sector and most loans were rejected on account of incomplete documentation as cited by the Banks. The Chief Secretary expressed his disappointment and asked the member Banks to analyze whether the proposals were rejected on account of genuine reasons or otherwise and asked Banks to formulate proper plans for improvement of disbursement under the scheme. Shri Amaresh Kumar Jha, SLBC Convenor, asked member Banks to set up a committee and go through sample proposals to understand the root cause of the issues. CGM SBI advised member Banks to ensure that the target under the scheme is achieved.

**(Action point: All member banks)**

**PMEGP:**

Official from KVIC Department pointed out that delay in disbursement from the Banks was a reason for increase in NPA in PMEGP. Official from Industries Department suggested that in order to improve sanctions under PMEGP, the sourced files should be thoroughly scrutinized by a sub-committee before sending them to Banks. He expressed his concern over the NPAs in PMEGP and sought better co-ordination between Banks and KVIC for controlling and monitoring of NPAs under the scheme.

**(Action point: All member banks, KVIC)**

**NPA in GSS:**

The Chief Secretary, Assam remarked that schemes other than PMEGP had NPA levels within reasonable limits and requested Banks to increase credit dispensation under these schemes.

**(Action point: All member banks)**

**KCC CROP LOAN AND INSURANCE UNDER PMFBY:**

The Chief Secretary, Assam urged Banks to increase credit dispensation under the scheme. He asked Banks to take active measures to keep NPA within reasonable levels. GM, SBI suggested that initiatives like monthly Bank Adalat in co-ordination with line departments could be undertaken to pursue NPA recovery in KCC which would allow Banks to disburse more

loans under the scheme.

**(Action point: All member banks)**

#### **EDUCATION LOAN:**

The Chief Secretary, Assam expressed his disappointment with non-participating Banks. Abhinandan scheme was discussed in the house and Banks were requested to drive the scheme by reaching out to the beneficiaries.

**(Action point: All Member Banks)**

#### **FLOW OF CREDIT TO MSME SECTOR:**

The Chief Secretary, Assam urged Banks to push MSME with vigor as it was a thriving sector in the State of Assam with lower NPA levels. Official from Industries Department suggested that Banks could provide credit support under CMAAA scheme. The Chief Secretary, Assam asked Banks and other stakeholders to co-ordinate for driving cluster finance.

**(Action point: All Member Banks)**

#### **ENHANCING FARMER'S INCOME:**

NABARD spoke about the need to support PACS which would help to increase Farmer's income. He requested for ATMs at PACS outlets to attract other farmers and galvanize PACS into other income generating activities.

**(Action point: All Member Banks)**

#### **PM SURYAGHAR:**

The Chief Secretary, Assam expressed his concern on the slow progress of the member Banks in promoting and extending credit under the scheme to the beneficiaries despite the product being subsidized by the State Government in addition to the existing subsidy from Govt of India. SBI informed that in the second quarter there was an uptick in the number of advances disbursed under the scheme. SBI pointed out that many applications under the scheme were filed randomly by vendors in Jansamarth portal without the consent of the applicants. The Chief Secretary, Assam asked to organize a meeting between Power department and Banks to address the issues.

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

#### **PM KUSUM, National Biogas and Manure Management Programme and Subsidy in addition to the central financial assistance, to residential solar consumers and rest:**

The Chief Secretary, Assam advised the concerned Departments to communicate with Banks regarding progress and implementation of the schemes so that dissemination of information is done in timely manner allowing Banks sufficient time to advance loans under the schemes.

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

**STATUS OF FINANCIAL INCLUSION, DIGITISATION & SOCIAL SECURITY SCHEMES:**

Chief Secretary, Assam asked the Banks about reasons behind hindrances being faced in Aadhar seeding and ways to improve them. He suggested to conduct joint camps by Banks and line departments in pockets where AADHAR seeding is lagging as a special drive for two weeks.

**(Action point: All Member Banks)**

**DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE AND CREDIT ABSORPTION CAPACITY:**

NABARD made a presentation on investment in rural infrastructure under Rural Infrastructure Development Fund. DGM, NABARD informed the house that in Assam there are more than 6,400 projects including development of roads, bridges, irrigation canals etc. He explained to the house that these projects have opened up plethora of business opportunities for the Banks. The details of these on-going projects would be shared by District Development Managers with interested Banks. He stressed that the minor irrigation projects supported by RIDF have created 35,000 hectares of irrigated lands in the state of Assam where Banks can provide additional financial support. Similarly, roads and bridges developed under the scheme will lead to greater business activities in erstwhile underdeveloped areas allowing Banks to further boost business by providing credit support to the new business activities originating at these centers. The Chief Secretary, Assam floated the idea that before the next floods, NABARD and other member Banks could select some important urban centers and create necessary infrastructure for storage of vegetables to tame down their prices during the occurrence of floods to avoid inconvenience to public at large. GM, SBI requested NABARD to share data with SLBC regarding upcoming projects so that Banks in the earmarked areas would be proactive in providing credit support for infrastructure development and other business activities.

**(Action point: NABARD, All Member Banks)**

**RSETI AND SKILL DEVELOPMENT:**

Official from ASRLM Department informed that the funds under training cost have been sanctioned by MoRD and proposal has been submitted to State Government for release of funds. He requested Banks to submit proposals for reimbursement of RSETI claims for FY2024-25 before 15<sup>th</sup> of October so that the same could be submitted to MoRD before 31<sup>st</sup> of October.

The Chief Secretary, Assam urged the member Banks to increase credit linkage for RSETI trainees and touch the National average of around 45%. He was informed by SLBC that there has been improvement in the



June quarter. GM SBI asked SLBC to monitor the progress of financial support given to RSETI trainees and improve the credit linkage percentage.

The house was informed that 9 RSETIs were yet to be opened in the state of Assam. Out of these 9 districts, land for construction of RSETIs had been identified in 4 districts. The Chief Secretary, Assam requested concerned lead Banks to push for creation of RSETIs in Districts where the RSETIs are yet to come up. The State director informed that Ministry of Rural Development had set 30.11.2024 as the deadline for making the 9 RSETIs functional. It was directed by the house that the SBI was assigned to open RSETIs in Hojai District and PNB have been assigned to open RSETI in Majuli District. Canara Bank will setup the RSETI in Bajali District. HDFC has been advised to complete the formalities for setting up of RSETI in Biswanath District

**(Action point: ASRLM, RSETI, HDFC, PNB, ICICI, UCO, AXIS, CANARA, SBI)**

#### **DISCUSSION ON MARKET INTELLIGENCE ISSUES:**

Regional Director, RBI suggested a joint campaign involving SLBC, State Govt. NABARD and RBI to create mass awareness on cyber and fraud prevention measures involving various stakeholders viz. Police Department, bank, educational institutions, Trade bodies, Farmers organization etc. GM, SBI warned the house that, as per FIU, mule accounts posed a threat to the state of Assam and were used for parking illegal funds.

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

#### **PERFORMANCE OF ASPIRATIONAL DISTRICTS:**

The Chief Secretary, Assam appreciated the performance of Banks in Aspirational Districts. However, he was not satisfied with the performance of ACP achievement of Baksa district and demanded improvement. He requested the Bank heads of the member Banks to bestow special attention on Aspirational Districts and Aspirational Blocks.

**(Action point: LDM of Baksa District, all member banks)**

#### **TIMELY SUBMISSION OF DATA BY BANKS:**

The Chief Secretary expressed his disappointment over the delay or non-submission of data by member Banks. He instructed SLBC convener to send letters to the heads of these Banks informing them about the misconduct of these Banks. GM SBI advised SLBC to ensure that such situation does not arise in future. RBI advised SLBC to conduct a review meeting with all the member Banks a week prior to the scheduled day of SLBC quarterly meeting to ensure that data is collected from all member Banks well in time.

**(Action point: SLBC, All member Banks)**

**NEED FOR APPOINTMENT OF DEDICATED FL COUNSELLORS BY LEAD BANKS IN ASSAM:**

RD, RBI informed the house that out of 35 Districts, only 8 had dedicated FL counsellors. She requested the controlling heads of Lead Banks to look into the issue urgently and ensure that dedicated FLCs are stationed in the identified 35 districts of Assam.

**(Action point: SBI, INDIAN, PNB, UCO)**

**COMPLIANCE OF PROVISIONS OF REAL ESTATE:**

The Chief Secretary, Assam asked SLBC convenor and Urban development department to circulate the information and procedures related to compliance of RERA Act, 2016 to be followed by concerned Banks for allowing withdrawal from the account by the promoters.

**(Action point: SLBC, Urban Development Department, Assam)**

**REGARDING GRIEVANCES IN PMOPG PORTAL:**

The Chief Secretary, Assam asked Banks to look into the complaints in Social Security Schemes seriously so that matters are resolved before escalation to PMO.

**(Action point: All member Banks)**

**DISTRICT INDICATOR FRAMEWORK (DIF) OF SUSTAINABLE DEVELOPMENT GOALS (SDGs):**

SLBC informed the house regarding shortfall of ATMs and Branches in the State of Assam. The Chief Secretary asked SLBC to distribute the shortfall among the member Banks based on their market share in deposits.

**(Action Point: SLBC, All member Banks)**

**SLBC RESOLUTION FOR NPA CLASSIFICATION:**

SLBC convenor explained about the resolution for NPA classification norms of crop loans in the state of Assam.

- a. For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).
- b. For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

**(Action point: All Member Banks)**

**MINUTES OF SPECIAL STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 04.10.2024, AT HOTEL NOVOTEL, G.S. ROAD, GUWAHATI**

Under the Chairmanship of Hon'ble Union Finance Minister a review meeting was held on 30.09.2024 at Itanagar, Arunachal Pradesh on the performance of RRBs (North-East Region).

Smt. Laya Madhuri, IAS, Secretary, Finance Department had attended the meeting. She informed the house about the priorities set by the Hon'ble Union Finance Minister.

They were as under:

- Resolving of Land records related issue that was hindering the credit dispensation.
- Promoting sericulture and horticulture.
- Implementation of animal husbandry related schemes in Northeast.
- Data of eligible PMJDY accounts and the progress in the state of Assam.
- Promotion of Social Security schemes i.e.PMJDY, PMJJBY, PMSBY till saturation.
- Visit and access performance of MSME cluster development in Hajo Brass metal cluster
- Improve performance under PM Vishwakarma and MUDRA loans
- Development of ODOP in the state and Focus on local products of Northeast like cane processing, bamboo processing etc.
- Review of RRB's performance at the State level.

**(Action point: Concerned Line Department, All Member Banks)**

The meeting ended with a vote of thanks by Shri Ashwin Kulkarni, DGM, SLBC, Assam.

Signed by

Ravi Kota

Date: 13-11-2024 19:37:57

Chief Secretary, Assam  
& Chairman, SLBC, Assam

\*\*\*\*\*

ANNEXURE I			
(A) SBI, RBI, NABARD, SIDBI:			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri S. Radhakrishnan	SBI	CGM
2	Shri Amaresh Kumar Jha	SBI	GM
3	Shri Ashwin Kulkarni	SBI	DGM

4	Smt. Sushmita Phukan	RBI	RD
6	Shri Aloka RRanarahu	RBI	DGM
7	Shri Mousam Banerjee	RBI	AGM
8	Shri Nabin Kumar Roy	NABARD	GM
9	Shri Evan T. Munsong	NABARD	DGM
10	Shri B.P Verma	SIDBI	General Manager
<b>(B) STATE DEPARTMENT/STAKEHOLDERS</b>			
<b>S.No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Dr. Ravi Kota, IAS	Govt. of Assam	Chief Secretary
2	Shri Gyanendra Tripathi, IAS	Revenue & DM Department	Principal Secretary
3	Shri Aruna Rajoria, IAS	Agriculture Department	Commissioner & Secretary
4	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
5	Smt. Laya Madhuri, IAS	Finance Dept.	Secretary
6	Shri Dilip Kr Borah, IAS	Finance Dept.	Secretary
7	Shri S I Rahman, IAS	Finance Dept.	Secretary
8	Smt. Eva Deka	Finance Dept.	Director
9	Shri Utpal Medhi	Finance Dept.	Senior Officer
10	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
11	Shri Avanyuk	Govt. of Assam	SO to CS
12	Shri Nibedan Das Patowary	ASRLM	SMD
13	Shri Kabindra Baishya	ASRLM	PM-FI
14	Shri Nabajit Bharali	ASRLM	SPM-Skills
15	Smt. Panchami Choudhury	DAY-NULM	State Mission Director
16	Shri Debashish K Baruah	DAY-NULM	State Project Manager
17	Shri Abdur Mukit Bin Rouf	DAY-NULM, PMSVANIDHI	State Project Manager
18	Shri Babul Mandal	KVIC	Technical Expert
19	Shri Sachindra Das	Environment & Forests	Joint Secretary
20	Dr Puday Praveen	IC&PE	Addl.Secretary
21	Shri Oinam Saran Kumar	IC&PE	CIC
22	Shri R.R Bora, IAS	Cooperation Dept.	Secretary
23	Shri B.K Agarwal	Cooperation Dept.	Addl. RCS
24	Shri Manvendra Pratap Singh	AIDC	MD
25	Shri Dhrubajit Sarma	AIDC-PMFME	State Lead
26	Shri Keerthi Jalli, IAS	P& RD	Commissioner
27	Shri Hiren Talukdar	Industries & Commerce	Addl. Director
28	Smt Antara P.P Bhattacharjee	Industries & Commerce	Deputy Director
29	Shri Pankaj Kr Baruah	NACER	State Director for

RSETIs			
(C) Banks, Insurance & MFIN:			
S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri Narendra Pratap Singh	SBI	DGM SBI
2	Shri S. Subramanian	SBI	DGM ABU
3	Shri Ajay Saxena	SBI	DGM PBBU
4	Shri Ranjit Kumar Jha	SBI	DGM SME
5	Shri Manish Uppal	SBI	DGM CMCS
6	Shri MonjoyBohora	SBI	AGM ATM
7	Shri Dibyendu Dhar	SBI	AGM
8	Shri Debashish Bakshi	Bank of Baroda	DGM
9	Shri Vinay Kumar Singh	Bank of India	Zonal Manager
10	Shri Ashish Sarkar	Bank of India	Senior Manager
11	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	Zonal Head
12	Shri H.T Baviskar	Canara Bank	GM & Circle Head
13	Shri V.K Srivastava	Central Bank of India	Zonal Head
14	Shri Sandip Mullick	Indian Bank	Dy. Zonal Manager
15	Shri Binod Kumar Rajak	Indian Overseas Bank	CRM
16	Shri Chittaranjan Prusty	PNB	General Manager
17	Shri Hemant Roy	PNB	Chief Manager
18	Shri Rajeev Kumar	Punjab & Sind Bank	Zonal Manager
19	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
20	Shri KhriellePienyu	UCO Bank	AGM
21	Shri Rajeev Sharma	UCO Bank	Chief Manager
22	Shri Bibekananda Sarangi	Union Bank of India	AGM(DyRH)
23	Smt Amrita Saikia	Axis Bank	AVP
24	Shri Rakesh Das	Axis Bank	AVP
25	Shri Devdeep Bharadwaj	Bandhan Bank	Regional Head
26	Shri Dipankar Talukdar	HDFC Bank	Vice President
27	Shri Ripunjit Borah	HDFC Bank	AVP
28	Shri Olin Singh	ICICI Bank	Regional Head
29	Shri Dipan Dutta	ICICI Bank	Chief Manager
30	Shri Bhusan Chandra Das	IDBI Bank	AGM
31	Shri Basudev Sharma	IDFC Bank	State Head
32	Shri Vijay Pathak	Indusind Bank	Regional Head
33	Shri Bornali Das	Kotak Mahindra Bank	Branch Head
34	Shri Kamlesh Paul	RBL Bank	Branch Head
35	Shri Yedukrishna P	South Indian Bank	Manager
36	Shri S. Charlson Rampu	Tamilnad Mercantile Bank	Manager
37	Shri Raktim Barooah	Yes Bank	Cluster Head
38	Shri Chandan Pathak	ESAF	Regional Head
39	Shri Jyotirmoy Sarma	AU SFB	Branch Head
40	Shri Jyoti Prasad Hazarika	Jana SFB	Senior Manager

41	Shri Angiras Bharadwaj	Federal	Assitant Manager
42	Shri Anjanjyoti Das	NESFB	Head Assistant
43	Smt. Nandita Sharma	Utkarsh Small Finance Bank	Branch Head
44	Shri Debashish Gangopadhyay	AGVB	Chairman
45	Shri Prasanta Sarmah	Apex Bank	General Manager
46	SmtAatreyee Borthakur	Apex Bank	Manager
47	Shri Khukan Ch Das	Airtel Payment Bank	Chief Manager
48	Shri Ansarul Hoque	IPPB	Senior Manager
49	Shri Samujjal Laskar	Karnataka Bank	SBM
<b>S.No</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
2	Shri Sushanta Dutta	SBI	AGM(SLBC)
3	Shri Pinak Dutta	SBI	CM(SLBC)
4	Shri Sanjib Swargiary	SBI	Manager (SLBC)
5	Ms Binita Kumari	SBI	Dy. Manager (SLBC)
6	Smt. Sujata Bhattacharjee	SBI	Dy. Manager (SLBC)
7	Shri Himangshu Kalita	SBI	Associate (SLBC)