

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

No. 268138/191

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 March'24 Quarter, held on  
11.06.2024

Ref : Your email dated 26.06.2024

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 March'24 Quarter, held on 11.06.2024, 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: 10-07-2024 15:58:24

Director  
Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR  
MARCH 2024, HELD ON 11.06.2024, IN ASSAM ADMINISTRATIVE STAFF  
COLLEGE, KHANAPARA, GUWAHATI**

Assam SLBC Meeting for March'24, was held on 11.06.2024 at Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Dr.Ravi Kota, IAS, Chief Secretary, Assam and co-chaired by Shri Amaresh Kumar Jha, General Manager & SLBC Convenor. 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 are placed in "Annexure-I".

**Shri Joy Chandra Chakma, AGM, SLBC**, on behalf of SLBC, welcomed all the participants of the meeting.

**Shri Amaresh Kumar Jha, General Manager, SBI**, in his opening remarks, commended the performance of the member Banks for achieving a healthy CD ratio and decent growth in priority sector advances. While he appreciated member banks for achieving 111% growth in ACP, he was critical of the underperforming Banks and requested their controllers to set the targets of the branches in line with ACP targets. He expressed his concern over the below par performance of the Banks under Shishu and Tarun category in PMMY. He also raised the issue of underperformance in 2nd tranche of PMSVANidhi and exhorted the house to take measures for ensuring achievement of allotted targets under PMSVANidhi. He expressed his concerns over poor PMFBY coverage in KCC scheme. He requested synergy between insurance companies and banks to achieve targets under PMFBY scheme. He discussed about e-Kisan Upaj Nidhi (eKUN) electronic platform and explained the salient features of the online platform. He sought support from Govt. of Assam in resolving the issues related to unavailability of land record data in some districts of the state of Assam.

**Shri Nabin Kumar Roy, General Manager**, appreciated the house for achieving targets under ACP. He requested Bankers to onboard in eKUN portal and utilize its benefits optimally. He informed the house that NABARD has entered into MoU at National level with NRLM for supporting SHG finance. He further added that NABARD has extended support to NBFCs and Small Finance Banks for JLG financing. He urged the house to finance solar powered units under decentralized

renewal energy financing. He impressed upon the house to extend finance to GI products and Farmer Producer Organizations.

**Smt. Sushmita Phukan, Regional Director**, appreciated the role of the banks in improvement in several factors such as deposits, lending, CD ratio from quarter on quarter etc. RD, RBI has pointed out that Hailakandi (-5.93%) and Kokrajhar (-1.60%) are the two districts where CD ratio has deteriorated from December '23 to Mar'24 and urged the controlling heads of the lead banks to take corrective action in consultation of all the stakeholders in these districts. While emphasizing on the need for timely conduct of SLBC/Sub-committee meetings, standardization of SLBC website and other measures to strengthen the SLBC forum, she referred to the discussions held between RBI and SLBC convenor and urged SLBC Convenor to look into the potential areas of improvement. She further outlined the critical areas related to Financial inclusion of Assam where the state has been found to be lagging in comparison to national average such as, ATM penetration per lakh population in 16 districts, low KCC enrolment (26%) among farmers, tepid progress in Expanding and Deepening of Digital Payment Ecosystem- EDDPE (100% digitization completed in only one out of 35 districts), low ACP achievement in agriculture and urged the stakeholders to work in a coordinated approach to improve in some or all parameters. She requested forum to ensure separate DCC and DLRC meetings of Karbi Anglong and West Karbi Anglong Districts. She also intimated the forum of the assignment to Lead Bank responsibility of newly formed Biswanath district to Indian Bank and urged the Controlling Head of the bank to take necessary steps to ensure highest standards of performance in discharge of its responsibilities under Lead Bank Scheme of RBI. The forum was also apprised of the RBI Survey being undertaken to assess the Effectiveness of the LBS and study on Effectiveness & Impact of Natural Calamity/Relief Measures Framework and about RBI's initiatives towards Internationalization of rupees.

**Shri Manish Thakur, IAS, Principal Secretary, AH & Vety. Department**, informed the house regarding efforts being taken by State Government in attracting investment in poultry farming and urged the Bankers to extend financial support to prospective investors and projects. He impressed upon the member Banks to lend finance to veterinary entrepreneurs engaged in backyard poultry and piggery.

**Shri Kalyan Chakraborty, IAS, Principal Secretary, Cooperation Department**, urged the banks to give financial support to entrepreneurs. He asked banks to explore the opportunity of setting up ATMs in co-operatives. He further suggested for MOUs

with Cooperatives and Cooperation Department to set up the ATMs. He also asked banks to bestow attention towards providing scholarships to students going abroad. He further requested Banks to provide short term lendings to Tea estates and and explore financial innovation in terms of entrepreneurship funding, impact funding, angel funding, etc. for entrepreneurs.

**Smt. Aruna Rajoria, IAS, Commissioner & Secretary, Agriculture Department,** suggested the house that a possible solution for improving Bank finance in KCC is by way of lending to FPOs as Banks are more comfortable while lending to FPOs in order to avoid NPAs. She urged the house to explore formation of a digital data exchange containing details of farmers and their land records that would facilitate hassle-free lending to farmers. She urged member banks to extend financial support to entrepreneurs who would develop such a data exchange on pilot basis to test its effectiveness. She briefed the house about the challenges faced by the state in building quality warehouse storage facilities. She also addressed the house regarding challenges faced by the member Banks in ensuring wide coverage under PMFBY and urged Bankers to drive the same. She informed that sub-section 17 point 5 of the Pradhan Mantri Fasal Bima Yojana states out that the Banks must ensure that they debit farmers' premium next day after the cut-off date of opting out of loanee farmers failing which banks will be liable to meet the claim liabilities of uncovered eligible farmers. She flagged her concerns regarding the delay in credit of insurance premiums under PMFBY in the account of concerned insurance companies.

**Dr. Ravi Kota, IAS, Chief Secretary, Assam,** addressed by thanking SLBC convener for arranging the SLBC meeting. He raised his concern regarding non-participation from member Banks and State Government Departments. He encouraged Banks to devise methods for improvement of ACP in the state of Assam. He appreciated the improvement in CD ratio but expressed his concerns regarding below par CD ratio in 10 districts of state of Assam. While he appreciated the achievement of ACP targets, but he pointed out that the bulk of finance happened in MSMEs while other priority sectors like agriculture finance was not up to desired expectations. He urged member Banks to come up with strategies for improving finance under agriculture and other priority sector lending areas apart from MSME finance to boost inclusive growth in the state of Assam. He addressed the concerns of Banks regarding unavailability of land record data because of implementation of Mission Vasundhara and hoped that Mission Vasundhara 3.0 would be completed by end of August'24. He informed the house

that Principal Secretary, Revenue & Disaster Department had been instructed to expedite the transition to Mission Vasundhara 3.0 in order to support member Banks. He informed the house regarding his discussion with Associated Tea & Agro Management Services Pvt. Limited, an entity which is working in the financial linkages in the market and a report submitted by them highlighting the issue of improving financial linkage with small and marginal farmers and financially excluded population. He suggested Banks to develop financial products to increase financial linkages with the financially excluded groups. He suggested NABARD to look into ways of roping in Agriculture finance corporation limited as an agency for helping in improvement of priority sector lending towards agriculture in the state of Assam. He reiterated the need to improve coverage of KCC loans under PMFBY and expressed his disappointment with the performance of Banks in PMFBY. He impressed upon the Banks to extend KCC finance to PM Kisan beneficiaries. He exhorted the Banks to encourage lending under various State Govt schemes which are sponsored by the Government of Assam. He suggested the house to conduct a special SLBC meeting to explore ways to promote various state sponsored schemes by extending support to entrepreneurs who could benefit from these schemes. He asked house to have a meaningful discussion and come out with some innovative plans to ensure achievement of ACP and PSL targets in the current financial year by all member banks. He further suggested for reviving KCC and inclusion of all farmers under PMFBY as per Government of India Guidelines.

The house adopted the minutes of State Level Bankers' Committee meeting for combined quarters of Sep'23 & Dec'23 held on 20.03.2024 with the addendum of the minutes.

#### **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:**

Principal Secretary, Cooperation Department suggested that there should be an incentive structure for promoting a high CD ratio among the Banks. He was informed that RBI already has such a scheme in place and the house was briefed about the scheme. The Concern was flagged in the house about the unsatisfactory performance of the Banks and districts with CD ratio below 50%. While discussing

the progress in C-D ratio of districts lower than 40%, RD, RBI highlighted that the minutes of Special Sub Committee (SSC) of DCC for Dima Hasao district had no reference to a quantifiable Monitorable Action Plan (MAP) or the progress made by the banks towards achievement of the same for improvement of C-D ratio. It was decided that the controlling head of the Lead bank to look into this issue by instructing the Lead District Manager to formulate the MAP and review its progress on timely basis before conduct of every DCC.

**(Action Point: Banks below 50% CD Ratio (RBL, Utkarsh SFB, AU SFB, South, Apex, CBI, UCO, Union, Indian) and Districts below 50% CD Ratio (Cachar, Kokrajhar, Hojai, Hailakandi, Karimganj, Dimahasao), Controlling head of Lead Bank.**

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

Those Banks which failed to achieve the target under ACP were exhorted to draw strategies for achieving of targets under ACP. It was decided by the house that controlling heads of banks to set the targets of the branches in line with ACP targets.

**(Action Point: RBL, Utkarsh, NESFB, Apex, SIB, KBL, AU SFB, IDBI, ESAF, PSB, AGVB, Ujjivan, CBI, Jana SFB, BOI, BOB, Canara, UCO, PNB, Union, IDFC, Federal, IOB).**

### **PMMY**

Banks with poor performance were highlighted and concerns were flagged to the Bank heads. All banks are advised to increase the credit under PMMY.

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

### **NRLM:**

ASRLM Department raised the issue of lack of proper knowledge and awareness level of personnels at branch level. The department exhorted the member banks to popularize Lakhpati Baideu programme through their branches. They informed the house that sanction to disbursement ratio was low in ASRLM. The department asked banks to clear pendency in sanctions and disbursement of individual loans under the scheme. GM, SBI exhorted house to extend ASRLM to Lakhpati Baideu scheme and make it a success.

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

### **SUI:**

GM, SBI raised concern of no target given under SUI. The house decided to set up targets under the scheme. Principal Secretary, Cooperation Department informed the house that matter would be taken up with Industries Department, Govt. of Assam to finance entrepreneurs under Entrepreneurs Development programme under SUI. GM, SBI informed the house that SBI was already engaging with EDP trainees. It was decided by the house to share data of EDP entrepreneurs with SLBC so that the EDP trainees could be assisted with easy loans. RD, RBI added that this initiative could mitigate the problem of high rejection ratio as quality proposals would be garnered by Banks.

**(Action point: Department of Industries & Commerce, All member banks)**

### **PMEGP:**

Concern was raised by the house about high level of NPAs in the scheme. Official from KVIC Department informed the house that the matter was thoroughly discussed in a sub-committee of SLBC. He informed that possible solutions to the issue could be thorough scrutiny of cases before sending them to Banks in terms of financial viability and ensuring CIBIL score check. GM, SBI raised his concerns about the lack of quality in proposal sourcing in PMEGP. He suggested that rather than focusing only on retrospective data, the NPA data of proposals sanctioned in the last three years should be studied to analyze performance of fresh sanctions under PMEGP portfolio. KVIC Department expressed their displeasure over the under disbursement of loans under PMEGP. The house suggested to forward the observations of the SLBC sub-committee to the finance department.

**(Action point: Finance Department, KVIC Department, SLBC, All member banks)**

### **PM SVANidhi**

The house raised the concern of shortfall in achievement under 2nd tranche of PM SVANidhi scheme. Official from NULM Department requested member Banks to push the scheme. She exhorted the house to issue QR codes or UPIs to street vendors to improve digital payment infrastructure and to bring more street vendors under the scheme. She suggested Banks to organize financial literacy camps for promoting the digitalization of beneficiaries under the scheme.

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

### **PMFME**

Principal Secretary, Cooperation Department expressed his concern over the poor performance of Banks in the scheme. The house was informed that a SLBC sub-committee was held to discuss the reasons for poor performance under the scheme and way forward. The SLBC convener further added that on 27.06.2024,

an all-India level meeting would be held by Industries Department for root cause analysis and way forward for improvement under PMFME. The house requested the concerned department to explore tie-ups to improve the rejection ratio.

**(Action point: PMFME Department, All Member Banks)**

### **EDUCATION LOAN:**

Principal Secretary, Cooperation Department asked banks to bestow attention towards providing support to students going abroad. GM, SBI asked member banks to drive Education loan to boost up the scheme.

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

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

RD, RBI apprised the forum of the relatively low rate of restructuring carried out by banks in stressed MSME accounts (0.49% on all India basis) while resorting to recovery in bulk of the cases (46.28% on all India basis). In this regard, banks were advised not to encourage/discourage a specific resolution option and may decide the corrective action plan under FRR as per the requirements of each case. It was observed from the data available in the SLBC portal that most PSBs did not have at least one specialized MSME branch in every district of Assam. The controlling heads of the PSBs were instructed to identify branches having more than 60% outstanding advances in MSME as specialized MSME branches in every district and furnish the information to SLBC Convenor on ongoing basis. To reduce high Turn Around Time (TAT) and rejection of applications due to centralization of processing of loan applications, banks were advised to visit their existing credit delivery architecture and strike a balance between decentralization and centralized credit processing. GM, SBI suggested that the performance of loans disbursed in last two or three financial years could be monitored to analyze MSME lending under digital platform. It was decided that Banks should be given indicative target of 25% for all loans to micro lenders through digital lending mode.

**(Action point: All Member Banks, Public sector banks)**

### **ADVANCES AGAINST GI TAG PRODUCTS:**

GM, NABARD urged the banks to provide credit against these Geographical Indication (GI) Tag products. The house was informed that the data for GI products has been collected and uploaded in SLBC portal.

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

### **MEMORANDUM RECEIVED FROM ASSOCIATED TEA & AGRO:**



SLBC informed the house that few suggestions were received from Hon'ble Chief Minister's office like Line Departments should handhold borrowers to help them, prepare proper proposal as per Bankers' requirements and Scheme guidelines.

- Assurance shall be taken from Banks to focus on Priority Sector Lending Schemes.
- Association with AFC India Ltd (a Deemed Govt Co. under Section 139(5) and 139(7) of the Companies Act, 2013 and owned by NABARD, EXIM Bank and Commercial banks) may be explored to provide consultancy support for better implementation of these schemes.
- Cluster approach may be adopted for Micro Food Processing Units to follow a uniform DPR in a District for a similar proposal, thereby ensuring faster DPR appraisals and approvals.

GM, SBI exhorted the house to make sincere efforts to honor the suggestions from the Chief Minister's office. Principal Secretary, Cooperation Department asserted that Tea plantation in Assam plays an important role in the financial health of the state and asked the Banks to provide financial assistance to the Tea Gardens which are facing financial stress.

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

#### **INITIATIVES BY SIDBI UNDER MSME SECTOR:**

DGM, SIDBI asserted that the credit counsellors had failed to tackle the main two hurdles in MSME finance i.e. sourcing quality proposals and handholding of entrepreneurs. Hence, they had been discontinued and Swavalamban Connect Kendra (SCKs) had been put in place wherein whole-time officers would hand-hold the entrepreneurs. In Assam, SCK would be introduced with the help of Government of Assam during the current financial year. SIDBI is also launching MEPP i.e. Micro enterprise promotion programme to support entrepreneurs which would work as an entrepreneur incubation centers. He informed the house that programme has been successful in Barpeta and new programmes are under process in districts like Hailakandi and Dibrugarh. GM, SBI suggested SIDBI to provide contacts of the key persons of the Professional management network who are running these MEPP programmes to the commercial Banks so that hassle-free finance may be extended to support the entrepreneurs.

In order to register MSMEs and bring them into formal credit system, SIDBI launched Udyog Assist platform at the behest of Govt. of India. In Assam, the Udyog Assist platform has become operational since Jan'23. The house was informed that SIDBI has a tie-up with Govt. of Assam to motivate bankers to

finance MSMEs in Assam. The loans covered under CGTMSE would be fully covered in the state of Assam because of additional support from the Government of Assam. DGM, SIDBI informed the house that post tie-up between SIDBI and Assam Government, a significant growth has been witnessed in MSME loans. He urged Banks to fall back upon this fund for equity support while extending credit.

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

### **POSITION OF CERTIFICATE CASES AND RECOVERY**

RBI advised all member banks to submit data regarding certificate cases and recovery for Govt. Sponsored Schemes on quarterly basis to present in SLBC meeting.

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

### **REVIEW AND RENEWAL OF KCC CROP LOAN AND INCLUSION OF ALL FARMERS UNDER PMFBY:**

Hon'ble Chief Secretary reiterated the need to improve coverage of KCC loans under PMFBY and expressed his disappointment with the performance of Banks in PMFBY. He impressed upon the Banks to extend KCC finance to PM Kisan beneficiaries.

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

### **ENHANCING FARMERS' INCOME**

Agriculture Department, Govt. of Assam briefed the house about the salient features of few Agri products in the state of Assam like HMNEH, MOVCD and PMKSY-PDC and expressed hope that these products would boost farmer's income.

RD, RBI sensitized the forum of the RBI study which observed higher ratio of average outstanding credit to input agriculture input cost suggesting possibility of diversion of funds. Member banks were advised to strengthen their systems for pre-sanction scrutiny and post-disbursement supervision as well as consider carrying out post-disbursement audits to ensure that all crop loans for which interest subvention is being claimed are being used for the stated purpose and there is no diversion of funds.

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

### **DISCUSSION ON POLICIES OF CENTRAL AND STATE GOVERNMENT**

Some Central & State policies are discussed in the house like Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyaan (PM-KUSUM), PM – Surya Ghar: Muft Bijli Yojana, National Biogas and Manure Management Programme & Subsidy in addition to the central financial assistance to residential solar consumers. Banks are requested to advance under the schemes.

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

### **DISCUSSION ON PROBLEMS ON NEC/CERTIFIED COPY OF TITLE DEED & LINK DEED**

Chief Secretary, Govt. of Assam raised the concerns of Banks regarding unavailability of land record data because of implementation of Mission Vasundhara and hoped that Mission Vasundhara 3.0 would be completed by end of August'24. He informed the house that Principal Secretary, Revenue & Disaster Department had been instructed to expedite the transition to Mission Vasundhara 3.0 in order to support member Banks.

**(Action point: Revenue & Disaster Department)**

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

It was decided that Banks would deploy CSPs in all the unbanked locations within the June'24 quarter itself. The house was informed that 32 remaining districts need to be digitally covered by Mar'25 quarter. It was decided that LDMs of Districts with less than 65% digital payment coverage would be obtain Bank wise Data for effective monitoring of progress. SBI, UCO and PNB being the lead Bank were asked to obtain the submissions from LDMs of the districts and submit to SLBC.RD, RBI briefed the house about the key findings of Business Correspondents (BCs) Survey conducted by RBI in Assam on areas of customer service, non-disclosure of essential information etc. The banks were advised to refer to the list of deficiencies forwarded by RBI and initiate appropriate corrective actions towards rectification of the deficiencies.

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

### **RSETI AND SKILL DEVELOPMENT**

The house was informed that payment of claims for expenses in RSETIs were pending in the state of Assam and State Director, RSETI was requested to release the payments. Official from ASRLM ensured the house that the payments till September'23 had been made and the rest would be paid as and when the

demands are raised. He urged the house to expedite opening of new RSETIs. Shri Pankaj Baruah, State Director, RSETI flagged his concern regarding delay in building of new RSETIs due to unavailability of land in districts and requested Government to expedite provision of land. GM SBI pointed out that in existing RSETIS credit offtake was only at 53% which was a matter of concern. ASRLM informed that as per instructions in previous SLBC meetings, DCs of the concerned districts have been requested to provide land in the month of May and instructions have been issued to all Circle Officers to identify land for RSETIs.

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

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

In the meeting, discussion was held on generating awareness among the public about Ponzi Schemes and Cyber Frauds that lure unaware customers by offering them unrealistic returns on their investments. RD, RBI had apprised the forum of a cyber fraud nexus that was operated from Moirabari, Morigaon district which had become the hotspot of banking related frauds targeting banking customers both in and outside Assam. The bankers were sensitized of the modus operandi of the group with instructions to hand hold and sensitize their customers of the various safe cyber practices in digital financial literacy camps conducted by the banks and also of the various grievance redressal channels available in case of unauthorized transactions.

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

### **NEED FOR REDUCTION OF FREQUENCY OF DLRC MEETING**

RD, RBI commented upon the importance of DLRC meetings being the appropriate forum for discussion of issues/ challenges raised by public representatives and flagged the concerns of their non-attendance in this forum. She further enjoined the stakeholders, specifically SLBC convenor bank to deliberate on whether there was a need to reduce the frequency of DLRC meetings. The forum deliberated on the need for reduction of the frequency of DLRC meeting. The Convenor bank opined that DLRC is an important forum to review and find solutions to the problems hindering the development activities. However, it was observed that the meeting often clubbed with the DCC meeting which undermined the prime objective of the DLRC meeting. Further, the DLRC meetings need to be conducted with due regard to the MPs convenience and avoid holding these meetings during parliament session as MPs are away from their District. It was also opined that the MP/MLA

and Zilla parishad chief are not able to attend the quarterly DLRC meeting on regular basis due to their busy schedule as per the feedback received from the LDM. The other members of the forum also opined in the similar line. The forum, therefore suggested to decrease the frequency of DLRC meeting from quarterly to half yearly basis and opined that the DLRC meeting should be conducted on meaningful manner ensuring the participation of MP/MLA and Zilla parishad chief.

**NON-CONDUCT OF BLBC MEETINGS AT REGULAR INTERVALS:**

RD, RBI urged the lead Banks to impress upon their LDMs to conduct BLBC meetings on regular basis. She also exhorted the controlling heads of the lead banks to ensure conduct of BLBC meetings in every block of the district on quarterly basis and attendance of members of Panchayat Samitis, to the ein keeping with the bottom-up approach (block->district-> state) envisaged under the Lead Bank Scheme.

**(Action point: Lead Banks:- UCO, SBI, PNB)**

**PERFORMANCE OF KPIS IN ASPIRATIONAL DISTRICTS & ASPIRATIONAL BLOCKS:**

The house was informed that in most of the KPIs, the aspirational districts had achieved their targets as on end of March'24. GM, NABARD informed the house that two new DDM offices of NABARD have been opened in Dima Hasao and Dhubri.

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

Commissioner & Secretary, Agriculture Department pointed out that space was not being given for setting up premises by concerned DCs because Banks had not specifically informed that they would pay rentals for the space provided. Principal Secretary, Cooperation Department suggested that the Co-operatives could be asked to provide space for ATMs/Branches and Govt. of Assam would be willing to co-ordinate with Banks in providing requisite space along with full security on rental basis.

**(Action point: SLBC, BOI, SBI, BOB, BOM, Canara, CBI, HDFC, ICICI, PSB, PNB, UCO, Union, Cooperation Department, GoA)**

**TIMELY SUBMISSION OF DATA BY BANKS- ADHERING TO THE SCHEDULE OF SLBC MEETING:**

AGM, SLBC raised the issue of delay in submission of data by member Banks which also affects timely conduct of SLBC meetings due to unavailability of Bank-

wise data in SLBC portal. Banks were requested to submit error-free data within 20 days to ensure timely conduct of SLBC meetings.

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

**MISCELLANEOUS ISSUES: CREATION OF NEW DISTRICTS UNDER LEAD**

**BANK SCHEME:**RD, RBI informed the house about creation of two new districts in the state of Assam i.e. Bajali and Tamulpur. She requested the Chair's intervention in issuing necessary instruction to the concerned government departments i.e., GSI, Guwahati in matters related to demarcation of revenue centers in the newly formed district of Tamulpur (Revenue & Disaster Management Department) to enable updation of the RBI database on banking coverage of revenue center and to carry out the territorial demarcation of newly formed Bajali district (General Administration Department) to enable assignment of Lead Bank responsibility to a commercial bank for leading the efforts of the banking sector in taking forward the developmental activities of the district.

**(Action Point:- Government of Assam:- Revenue and Disaster Management Department; General Administration Department)**

The meeting ended with a vote of thanks by Shri Praveen Awasthi, DGM, SLBC, Assam.

Signed by

Ravi Kota

Date: 02-07-2024 21:28:26

Chief Secretary, Assam

& Chairman, SLBC, Assam

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<b>ANNEXURE I</b>			
<b>(A) RBI, NABARD, SIDBI:</b>			
<b>S.No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Amaresh Kumar Jha	SBI	GM
2	Smt. Sushmita Phukan	RBI	RD
3	Shri Santosh Patnaik	RBI	DGM
4	Shri Mousam Banerjee	RBI	AGM
5	Shri Nabin Kumar Roy	NABARD	GM
6	Shri Sreeram Iyer	NABARD	DGM
7	Shri Pradeep Kr Nath	SIDBI	DGM
<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 Manish Thakur, IAS	AH & Vety. Department	Principal Secretary

3	Shri Kalyan Chakraborty , IAS	Cooperation Department	Principal Secretary
4	Shri Aruna Rajoria, IAS	Agriculture Department	Commissioner & Secretary
5	Smt. Laya Madhuri, IAS	Finance Dept.	Secretary
6	Smt. Eva Deka	Finance Dept.	Director
7	Shri Utpal Medhi	Finance Dept.	Senior Research Officer
8	Shri Tamojyoti Bose	Finance Dept.	Asst-System Administration
9	Shri Imran Hussain	Finance Dept.	IT Associate
10	Shri Raktim Deka	Finance Dept.	Associate
11	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
12	Shri Anupam Jha	Agriculture Dept.	MCI
13	Shri Bipul Das	Agriculture Dept.	Asst. Director, Agriculture
14	Shri Satyendra Kumar	C.I.E/PMFBY	PMO/PMFBY
15	Dr. S. Singh	AH & Vety Dept.	Addl. Secretary
16	Shri R.K Kamlesh Sinha	ASRLM	COO-SKILLS
17	Shri Kabindra Baishya	ASRLM	PM-FI
18	Shri Firdaus Mohammed	ASRLM	PM-Skills
19	Nabajit Bharali	ASRLM	SPM-Skills
20	Smt. Panchami Choudhury	NULM	State Mission Director
21	Shri Debashish K Baruah	NULM	State Project Manager
22	Shri Prabin Pathak	KVIC	Asst. Director
23	Shri Babul Mandal	KVIC	Technical Expert
24	Shri Tuhin Sen	WMD	Jr. Asst.
25	Shri Biswajit Pegu, IAS	Home & Political Dept.	Secretary
26	Shri R.R Bora, IAS	Cooperation Dept.	Secretary
27	Shri B.K Agarwal	Cooperation Dept.	Addl. RCS
28	Smt. Kavyashree Mahanta, IAS	Dept. of Fishery	Secretary
29	Shri Ratul Sarma	Dept. of Fishery	N.O KCC
30	Shri S.K Saikia	Commissioner of Transport	Asst. Commissioner
31	Smt Gitanjali Bhattacharyya, IAS	Revenue & DM Dept.	Secretary
32	Smt Antara P.P Bhattacharjee	Industries & Commerce	Deputy Director
33	Shri Tapan Deka	Industries & Commerce	Addl. Director
34	Shri Wilburn S Daimary	Excise Dept.	Joint Secretary
35	Shri Sanjeev Kr. Medhi	Excise Dept.	Addl. Commissioner
36	Shri Devraj Chakraborty	ASL	RIB-Expert
37	Shri Sukesh Ch. Das	MSME-DFO	Asst. Director
38	Shri Subha Chakraborty	AICIL	Administrative Officer
39	Smt Anasua Dutta Barua, IAS	FPD & CA	Secretary
40	Shri Pankaj Kr Baruah	RSETI	State Director
41	Shri Subir Chattopadhyay	ATMS	Founder Director

42	Smt Nandita Sharma	ATMS	Executive-Director
43	Shri A.N Hazarika	Tea tribes & Adivasi Welfare	Secretary
44	Shri Sahabuddin Ahmed	IT Department	Under Secretary
<b>(C) Banks, Insurance &amp; MFIN:</b>			
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 REHBU
4	Shri Ranjit Kumar Jha	SBI	DGM SME
5	Shri Monjoy Bohora	SBI	AGM ATM
6	Shri Amitabh Pathak	Bank of Baroda	Dy. Regional Manager
7	Shri Anjan Kr Banikya	Bank of Baroda	PS Incharge
8	Shri Subrat Patnaik	Bank of India	AGM
9	Shri Ashish Sarkar	Bank of India	Senior Manager
10	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	AGM
11	Shri H.T Bavisker	Canara Bank	GM & Circle Head
12	Shri Aman Kumar	Canara Bank	Manager
13	Shri V.K Srivastava	Central Bank of India	Zonal Head
14	Smt Christina Mili	Central Bank of India	Senior Manager
15	Shri Sandip Mullick	Indian Bank	Dy. Zonal Manager
16	Smt Doly Bhuyan	Indian Bank	Manager
17	Shri Binod Kumar Rajak	Indian Overseas Bank	CRM
18	Shri P. Rose Kumar	PNB	DGM
19	Smt Sharmistha Bhattacharjee	PNB	AGM
20	Shri KlV Kennedy	Punjab & Sind Bank	Chief Manager
21	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
22	Shri Shoumodeep Ghosh	UCO Bank	DGM & Zonal Head
23	Shri Rajeev Sharma	UCO Bank	Chief Manager
24	Shri Bibekananda Sarangi	Union Bank of India	AGM(DyRH)
25	Smt Amrita Saikia	Axis Bank	AVP
26	Shri Rakesh Das	Axis Bank	AVP
27	Shri Devdeep Bharadwaj	Bandhan Bank	RH
28	Shri Dipankar Talukdar	HDFC Bank	Vice President
29	Shri Ripunjit Borah	HDFC Bank	AVP
30	Shri Partha Das	ICICI Bank	Regional Head
31	Shri Dipan Dutta	ICICI Bank	Chief Manager
32	Shri Bhusan Chandra Das	IDBI Bank	AGM
33	Shri Suprim Dutta	IDFC Bank	Deputy Manager
34	Shri P.I Khan	Indusind Bank	Regional Head
35	Shri Sharanya Shastri	Kotak Mahindra Bank	Deputy Manager
36	Shri Kamlesh Paul	RBL Bank	Branch Head
37	Shri Dain Mathew Thomas	South Indian Bank	Cluster Head
38	Shri S. Charlson Rampu	Tamilnad Mercantile Bank	Manager



39	Shri Raktim Barooah	Yes Bank	Cluster Head
40	Shri Debashish Hazarika	AU Small Finance Bank	Branch Manager
41	Shri Gopal Sharma	ESAF	Senior Manager
42	Shri Parthajit Bora	Jana SFB	Manager
43	Shri Gaurav Borgohain	NESFB	AVP
44	Shri Anjanjyoti Das	NESFB	Head Assistant
45	Shri Indrajit Baishya	Ujjivan SFB	State Head
46	Shri Indrajit Sarma	Utkarsh Small Finance Bank	Operation Manager
47	Shri Debashish Gangopadhyay	AGVB	Chairman
48	Shri D. Saikia	Apex Bank	MD
49	Smt Aatreyee Borthakur	Apex Bank	Manager
50	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
51	Shri Ansarul Hoque	IPPB	Senior Manager
52	Shri Niladri Bose	NHB	AGM
53	Shri Biswajit Saha	NPCI	Sr. Associate
54	Shri Ritesh Singh	SIDBI	CSA
55	Shri Rupam Nath	SIDBI	AVP
56	Shri M.K Nambiar	MFIN	Vice Chairman
57	Shri Krishan Jyoti Deka	Aditya Birla Health Insurance	Area Manager
58	Shri Tanmoy Bhowmik	HDFC ERGO	Deputy Manager
59	Shri Joydeep Das	LIC	Sr Br Manager
<b>S.No</b>			
<b>NAME</b>			
<b>ORGANISATION</b>			
<b>DESIGNATION</b>			
1	Shri Praveen Awasthi	SBI	DGM(SLBC)
2	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
3	Shri Sushanta Dutta	SBI	AGM(SLBC)
4	Shri Rajat Kanta Das	SBI	CM(SLBC)
5	Shri Sanjib Swargiary	SBI	Manager (SLBC)
6	Ms Binita Kumari	SBI	Dy. Manager (SLBC)
7	Smt. Sujata Bhattacharjee	SBI	Dy. Manager (SLBC)
8	Shri Himangshu Kalita	SBI	Associate (SLBC)