

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

No. 268138/379

13-08-2025

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'25 Quarter,  
held on 16.07.2025

Ref : Your email dated 31.07.2025

Sir,

I am directed to refer to subject quoted above and to send herewith minutes of the State Level Bankers' Committee meeting for March, 2025 Quarter, held on 16.07.2025 approved by the Chief Secretary, Assam.

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

Enclo: As stated above.

Yours faithfully,  
Digitally signed by  
EVA DEKA KALITA  
Date: 13-08-2025  
17:12:18  
Director  
Finance (IF) Department

**MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR MARCH 2025, HELD ON 16.07.2025, AT ASSAM ADMINISTRATIVE  
STAFF COLLEGE, KHANAPARA, GUWAHATI**

The Assam SLBC Meeting for quarter ended March'25, was held on 16.07.2025 at Assam Administrative Staff College, Guwahati. The meeting was chaired by Dr. Ravi Kota, IAS, Chief Secretary, Assam and co-chaired by Shri Prabhas Bose, Chief General Manager, SBI. The Meeting was attended by Smt. Sushmita Phukan, Regional Director RBI, Guwahati, Mr. Qamar Javed, GM, NABARD and senior official of RBI, NABARD, SIDBI, member Banks, LDMs (virtual Mode), line departments of Government of Assam and various other agencies.

Officials present in the meeting is placed in "Annexure-I".

**Shri Prabhas Bose, Chief General Manager, SBI**, on behalf of SLBC, welcomed the members of the dais and all participants in the meeting. In his inaugural speech, he informed the house that CD Ratio was more than 70% but slightly below March level which was mainly due to inflow of deposits during end of March'25. He asked the member banks to breach 80% CD Ratio level by the end of the current financial year. He asked Banks to focus on Agriculture lending through KCC loans to animal husbandries and fisheries. He expressed his satisfaction with the performance of the Banks under PMMY and urged Banks to lend proactively in GSS schemes like PM Vishwakarma, PMFME and PM Suryaghar scheme. He further asked Banks to support the Chief Minister's Atma Nirbhar Assam Abhiyan wherein borrowers would be identified by State Government allowing Banks to disburse credit to these identified beneficiaries. He expressed his concern on the rising NPA levels in GSS and urged stakeholders at district level to monitor and manage NPAs effectively. He informed the house about the FI Saturation campaign launched by Gol at gram panchayat level and urged LDMs, Banks for whole-hearted co-operation. Under Expanding and Deepening of Digital Payments Ecosystem (EDDPE), he highlighted the 99% digitalization achieved by Majuli District and requested to achieve 100% digitization within June'25 quarter. He requested support from the state Government and asked for co-ordination among the Banks and Government departments to jointly achieve the financial goals for the state of Assam.

**Dr. Ravi Kota, IAS, Chief Secretary, Assam**, welcomed the participants and informed the house about the meeting between Hon'ble Chief Minister of Assam and Heads of Major Banks wherein discussions were held to give a thrust to CD ratio of the state by way of extending credit facilities to identified beneficiaries. He showed his disappointment on the decline in the CD Ratio of the state of Assam. He was particularly concerned about the MSME figures wherein there was a decline and asked for convening a meeting to address the issue. He was apprehensive of the Banks with higher CD Ratio but lower participation in GSS. He urged Banks to focus on State Govt schemes like Apun Ghar, Apun Bahan, CMAAA, Mukhyamantri Mahila Udyamita, KCC, PMFME and PMEGP. He expressed his concern about the drought conditions prevailing in the state of

Assam with the worst-hit districts being Bajali, South Salamara, Darang, Nalbari, Baksa, Barpeta, Dhubri and Chirang. He asked SLBC to explore means by which relief could be provided to the draught affected areas and devise for the same.

**Smt. Sushmita Phukan, Regional Director, RBI**, expressed her concern over the CD Ratio of four districts below 50% Cachar, Dima Hasao, Hailakandi and Sribhumi. She observed that there may be co-ordination issues in implementation of the lead Bank schemes. She requested Controlling Heads of the lead Banks to bestow special attention towards improvement of co-ordination mechanism for DCC and DLRC in these districts. She appreciated the efforts of the Convener Bank in ensuring timely completion of the SLBC meetings including the special sub-committee meetings of SLBC. She informed the house that RBI had issued guidelines to regulatory entities for not levying pre-payment charges on floating rate loans to non-business purpose to individuals and business loans to individuals/Micro & Small Enterprises (MSEs). She also informed that Banks could use the services of BCs for KYC updation. On Aadhar based payment system, she updated that to curb frauds Banks had to conduct due diligence of Aadhaar Enabled Payment System (AEPS) touch point operators as per KYC guidelines. On priority sector lending norms, she informed that the target for small finance banks had been reduced to 60% of the Adjusted Net Bank Credit which would be applicable from FY 2025-26. She further informed the house about the various local initiatives taken by RBI in Assam to promote MSME business. She cautioned the house against cyber frauds and spoke about the presentations made by RBI to spread awareness on cyber-crimes. She called for co-ordination among banks and the police authorities to curb the cyber menace. She flagged the problem of inactive BCs in Assam and called for initiatives to improve the situation. She urged Banks to put concerted efforts to achieve 100% digitalization by end of September'25 quarter. She urged the controlling heads of lead banks to ensure the inclusion of all agenda items of importance in DLC meetings.

**Mr. Qamar Javed, GM NABARD** appreciated the improvement in CD ratio and especially appreciated the growth in CD ratio of aspirational blocks. He flagged his concern on the subdued performance in achievement of ACP target and urged the member banks to achieve 100% achievement in ACP for FY 2025-26.

The house adopted the minutes of State Level Bankers' Committee meeting for quarter ended December'2024 held on 04.04.2025 unanimously.

#### **AGENDA PRESENTATION:**

**Shri Joy Chandra Chakma, AGM, SLBC, Assam**, presented the agenda of the meeting.

The following notable action points emerged from the discussion in the Meeting:

**REVIEW OF CREDIT DEPOSIT RATIO:**

Chief Secretary, Assam was briefed about the sub-committee meeting held on Low CD Ratio in Barak Valley districts. He asked SLBC to come up with a report on the Barak Valley sub-committee meeting. He was of the opinion that in Silchar, there would be land acquisition for projects like Bharat Mala, Assam Mala and various railway infrastructure projects. He asked Banks to identify ways by which these development projects could be financed. DGM SLBC informed that it had been decided to hold district level meetings of all local bank controllers to make them aware of the development projects being undertaken. Chief Secretary, Assam expressed his disappointment at Slice SFB performance. Slice Small Finance Bank informed that their CD Ratio had come down because of the write-offs and merger with Slice. The Bank ensured that their performance would improve from the current year as they had started disbursement of advances. Chief Secretary, Assam urged the Banks to focus on Barak Valley districts in order to improve the overall CD Ratio of the state of Assam.

**(Action Point: All member Banks, LDMs of Barak Valley Districts)**

**ACP& PRIORITY SECTOR ADVANCES**

The Chief Secretary, Assam was apprehensive about the growth in MSME sector and asked the member Banks to develop strategies to disburse more advances to MSME. CGM, SBI commented that growth was evident in the sector while there was a visible slowdown in the March'25 quarter. DGM SLBC remarked that QoQ growth was not satisfactory while there was decline in the MSME advance figures of few Banks like Axis Bank and Union Bank. Chief Secretary, Assam asked SLBC to verify the correctness of the data and warned that Banks with unsatisfactory performance in MSME would have to face adverse consequences which could also mean debarring them from SLBC. He reiterated that Banks must drive Agriculture and MSME advances to register growth under priority sector lending. RD, RBI suggested that MSME clusters could be financed to increase disbursement under the sector. She appreciated SBI for taking up such projects and urged other Banks to explore financing the MSME clusters. The Chief Secretary, Assam welcomed the idea and requested the Commissioner, Industries to share the data with SLBC so that the lead Bank of the concerned cluster could take initiatives for financing the MSME cluster.

Further, Chief Secretary, Assam asked about the progress in credit guarantee scheme involving the FPOs. Smt. Aruna Rajoria, IAS Comm. & Secy., Agriculture Department informed that the matter had been referred to GoI and were awaiting their response for making the scheme operational. She added that Banks had been urged to utilize the services of their own recovery agents apart from FPOs for loan recovery in KCC loans and to incentivize the RAs (Recovery Agents) for their efforts. GM, NABARD informed that GoA was taking an initiative to cover allied service activities under NAB Sanrakshan and urged all banks to become members of NAB Sanrakshan.

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

**NRLM:**

Chief Secretary, Assam expressed his discontent with the Banks having nil disbursement under the scheme. ASRLM raised the issue of below par credit linkage to individuals under the scheme. They urged Banks to provide Branch wise targets under the scheme. Further, NRLM Target for the FY 2025-26 has been finalized total 1,40,000 nos in Group SHG and for Individual, it has been finalized 40,000 Nos for state of Assam.

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

**PMEGP:**

Chief Secretary, Assam questioned the banks for their under-par performance under the scheme. Representative of KVIC informed that higher rejection ratio was a concern. They had verified sample cases and found that the grounds for rejection by banks were not valid in many cases. Chief Secretary, Assam observed that these were serious malpractices and needed immediate course correction. He advised the senior officials of the member Banks to handhold their branches and drive the scheme in earnestness.

DGM(SME), SBI raised the issue of non-receipt of margin money in many cases and the technical glitches in the PMEGP portal which has slowed down the progress under the scheme. Official from KVIC Department stated that the referred back cases amounting to Rs.28.75 Crores of subsidy were yet to be acted upon by the Banks. There were such cases which needed to be looked into so that the subsidy could be credited into the accounts. Further, the third party agencies involved in physical verification of the back-end subsidy were not getting the desired support from the branches which was leading to delay in crediting of back end subsidy. Chief Secretary, Assam asked SLBC to analyse the Bank wise cases in PMEGP in co-ordination with the KVIC department and Industries Department so that the underlying issues could be resolved in an amicable manner. Further, for FY 2025-26, PMEGP Target for the FY 2025-26 has been finalized total 2,491 nos of project and 210.62 Cr estimated amount to Bank Finance for State of Assam.

Chief Secretary, Assam remarked that at District level, DCs should take initiatives for curbing NPAs in GSS especially PMEGP.

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

**PMMY:**

Chief Secretary, Assam reiterated that through CMAAA, the state would identify the beneficiaries who were interested in availing PMMY. He urged Banks to focus on these beneficiaries to shore up the disbursement under PMMY. AGVB requested that SOP regarding CMAAA would be beneficial for the Banks. Chief Secretary, Assam asked the Industries & Commerce Department, GoA to circulate the detailed SOP under CMAAA through SLBC.

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

**PMFME:**

Chief Secretary, Assam asked Industries, Commerce department, GoA for progress under the PMFME scheme. Department informed the house that they would resubmit the rejected proposals under PMFME by August and sought active participation and co-ordination from the Banks. The department advocated branch wise target under PMFME for proper focus on the scheme.

Chief Secretary, Assam appreciated the efforts of AGVB under the scheme and asked them to share their strategies with the house for the benefit of the member Banks. The Bank shared that they had allocated Branch wise targets and had a proper monitoring mechanism for the follow-up of the proposals.

Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance Department, GoA questioned the role of private Banks in Govt. Sponsored Schemes. CGM SBI added that even the target allocation for the private Banks was not proportionate to their presence in the state. Chief Secretary, Assam advocated the idea of distributing proportionate targets to the Banks as per their potential.

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

**PM SURYAGHAR**

Chief Secretary, Assam questioned the banks for nil performance under the scheme. HDFC informed that under PM Suryaghar, the Bank would start doing loans from this month. ICICI Bank informed that the reason behind nil disbursement was lack of knowledge among the branches and there were no applications sourced to the Bank under the scheme. DGM SLBC mentioned that under PM Suryaghar scheme only a few Banks like SBI are taking the lead. Chief Secretary, Assam expressed his discontent with the Banks having NIL Performance.

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

**PM Vishwakarma**

Chief Secretary, Assam questioned the banks for Low performance under the scheme. The reason behind lower performance under the scheme as cited by SBI was concentration of the proposals with few branches only.

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

**GOVT. SPONSORED SCHEME**

Chief Secretary, Assam informed the house that PepsiCo is coming up with a chips factory in Nalbari and asked for specific schemes to finance potato farming in areas with potential for growing potatoes. CGM, SBI suggested that Banks could sign MoUs with the Government for providing financial support to potato farming initiatives.

It was also discussed that efforts should be made to increase Kisan Credit Card (KCC) penetration among farmers who are potential suppliers of potatoes to the upcoming PepsiCo processing plant in Nalbari district. In this context, the possibility of entering into a tripartite agreement between the State Government, PepsiCo, and major banks such as the State Bank of India was explored.

Such an agreement—modeled on the principles of contract farming—would provide an assured market for the farmers, as PepsiCo has committed to

procuring potatoes for its chips production. This assurance of buyback and predictable returns would significantly enhance the confidence of banks in financing these farmers. Consequently, it would help in expanding credit access under the KCC scheme, improve priority sector lending, and support the broader goal of agricultural value chain development in the region.

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

### **PMFBY**

Smt. Aruna Rajoria, IAS, Comm. & Secy., Agriculture Department raised the concern of lower coverage of Kharif crops under PMFBY. Chief Secretary, Assam urged Banks to ensure maximum coverage under PMFBY by 31.07.2025 which was the deadline for coverage of Kharif crops under the scheme. He expressed his concern on the performance of Banks with nil or lower coverage under the scheme.

Smt. Aruna Rajoria, IAS, Comm. & Secy., Agriculture Department urged Banks to ensure that all loanee accounts are covered under PMFBY. She informed that they would share the data of pending cases with the Banks. DGM SLBC informed CS that a special sub-committee meeting had been held on PMFBY coverage and briefed him about the outcome of the meeting. He informed that Banks had been asked to provide the list of additional crops which could be notified under PMFBY coverage but had not received the same. The house urged the member Banks to provide the data at the earliest so that more crops could be brought under the fold of PMFBY.

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

### **SHG BANK LINKAGE:**

Chief Secretary, Assam asked SLBC to compare the data with previous financial years in order to understand the actual growth under the scheme. The house was informed that there was some saturation visible. It was discussed in the house to leverage tranche 2 and tranche 3 besides focusing on Lakhpati Baideus. The ASRLM was requested SLBC to devise a mechanism to view bank wise status of individual financing under SRLM along with the NPA data. Chief Secretary, Assam asked SLBC to convene a meeting with the Additional Chief Secretary along with few important banks to understand the hurdles and develop strategies to increase credit linkage to SHGs.

Under JLG Scheme, Chief Secretary, Assam appreciated AXIS Bank's performance and expressed that with proper focus on, GSS targets could be easily achieved.

**(Action point: SLBC)**

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

Official from SIDBI informed that since 2022, they had been directly providing loans under MSME and their growth rate had been satisfactory so far. They were looking forward to widening the scope of MSME financing. Under Unnati scheme, a subsidy scheme for self-finance projects, SIDBI was the empaneled agency for apprising the projects. He requested to spread awareness among their customers about the scheme. The house was informed that under the Assam Credit guarantee scheme, the growth has been more than 100% on YoY basis. He assured support to SLBC in their MSME financing efforts. Chief

Secretary, Assam reiterated that SLBC should co-ordinate with the members to gain traction in MSME advances.

#### **IMPLEMENTATION OF WEAVERS MUDRA SCHEME:**

Shri Jayant Narlikar, IAS, Comm. & Secy, Finance Department flagged the under performance in the scheme and praised AGVB, PNB and SBI for taking the lead under the scheme. Chief Secretary, Assam asked the Industries & Commerce Department, Govt. of Assam to set Bank wise targets under the scheme through SLBC.

**(Action point: Industries & Commerce Department, GoA, SLBC)**

#### **CLAIMS UNDER PMJJBY AND PMSBY:**

Chief Secretary, Assam asked the house to develop mechanism wherein the DCs could be involved in helping the claimants to settle their claims at the earliest in a hassle-free manner. He asked SLBC to request the DC office through their LDMs for appointment of a dedicated nodal officer for handling such cases. The ASRLM Department suggested that Bima Sakhis could be deployed for settlement of the claims expeditiously. They pointed out that barring few Banks like SBI, PNB and AGVB other Banks were not co-operating. Shri Jayant Narlikar, IAS, Comm. & Secy, Finance Department endorsed the views of ASRLM and asked the ASRLM to provide the details of Bima Sakhis who could be utilized for the purpose. He suggested that there should be a drive undertaken by Banks to enroll Bima Sakhis and Bank Sakhis who could be utilized for settlement of claims. Chief Secretary, Assam asked the Finance Department, GoA to take a meeting with SLBC and major Banks along with ASRLM regarding the status of settlement of claims so that a system could be developed for monitoring the claim settlement process. GM, NABARD informed the Banks about the scheme for incentivization of BCs helping with settlement of claims under social security schemes. Chief Secretary, Assam asked Banks to send claims regarding incentives from NABARD for BCs helping with settlement of claims under Social Security Schemes to the State Government.

Shri Jayant Narlikar, IAS, Comm. & Secy, Finance Department spoke about Orunodoi 3.0 where there are more than 33 lakh beneficiaries and asked Banks to take the lead in providing last mile connectivity through a robust BC model so that the beneficiaries can avail the benefits under the scheme.

**(Action point: Finance Department, GoA, All Member Banks)**

#### **EDDPE(100% DIGITIZATION):**

Chief Secretary, Assam urged all Banks to ensure achievement of 100% digitalization. DGM SLBC informed the house that sub-committee meeting was held for driving 100% digitalization wherein 13 districts were identified with more than 90% digital coverage and it was decided to nudge them to achieve 100% digitization at the earliest. He also spoke about two issues which were adversely affecting digital coverage. Firstly, some Banks had shown Govt accounts and minor accounts as eligible under digital coverage which should not be considered by these Banks and had asked these Banks to clean up their data.



Further, he urged RBI to allow current accounts with debit cards to be considered as digital accounts. He asked member banks to provide the data of current accounts with debit card facility at the earliest. RD, RBI informed that they had taken up the issue with their central office for clarifying that whether Current account with debit card facility could be treated as digitally covered account.

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

### **WAIVER OF STAMP DUTY:**

Chief Secretary, Assam asked Agriculture Department to look into the matter and circulate the information among the member Banks for their benefit.

### **SVAMITVA SCHEME:**

SLBC informed that DFS had asked all SLBCs to upload weekly data for which Revenue Department had been approached to provide the data. Chief Secretary, Assam asked Revenue Department to respond on the matter.

Further, DGM SLBC flagged the issue of non-availability of land records which was making it difficult for disbursing loans under other priority sector advances thereby affecting the CD ratio. CGM SBI added that the issue was affecting Kamrup also as the land records were not available beyond 13 years affecting the disbursement of advances. Chief Secretary, Assam assured the house that Revenue Department would be asked to carve out an alternate mechanism for availing the land records manually.

**(Action point: Revenue & DM Depart)**

### **ORUNODOI SCHEME:**

Shri Jayant Narlikar, IAS, Comm. & Secy, Finance Department informed that 8 lacs accounts opened under PMJDY had been closed so far. 33 lacs Orunodoi accounts and 7 lacs accounts under Tea Garden scheme were due to receive financial benefits in their accounts. For this purpose, member banks were asked to open the accounts of the intended beneficiaries. There was mismatch in the names of bank accounts and Aadhar cards which needed to be rectified with assistance from the banks. The Banks were assured of help from ASRLM in mobilizing BC Sakhis who would be utilized for the scheme. Chief Secretary, Assam informed the house that DCs would distribute the targets to the Banks in the DLC meetings. Banks were also asked to allocate the targets to their respective district branches. Comm. & Secy, Finance Department raised the issue that data regarding status of accounts of Orunodoi 3.0 beneficiaries were not provided by BOB, BOI, Canara, CBI, Federal Bank, KMB and Union Bank of India till now. These Banks were informed that the Govt. deposit accounts from these Banks would be withdrawn if the Banks would not co-operate.

Further, Comm. & Secy, Finance Department urged all the Banks to come up with proposals regarding insurance packages for contractual employees. The Banks were told that if such proposals were not forthcoming within a week, then these salary accounts could be pulled out from the Banks.

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

**ATM PENETRATION STATUS IN 16 ATM DEFICIENT DISTRICTS:**

Chief Secretary, Assam remarked that the presence of ATM network was much needed in Aspirational Blocks and asked SLBC about the updates regarding ATM coverage in these blocks. SLBC informed that out of the 5 blocks, ATM had been installed in one block by SBI. However, in the remaining 4 blocks, AGVB in co-ordination with PNB had to take the responsibility of setting up ATMs. AGVB commented that they had requested PNB to help AGVB set up their ATMs in these blocks as PNB was their sponsor Bank, the response from PNB was awaited. PNB informed the house that the viability of the ATMs was being looked into. Shri B. Kalyan Chakravarthy, IAS, Addl. Chief Secy. instructed to ensure the setting up of ATMs regardless of viability because these areas were under Aspirational Blocks otherwise the State Government would be compelled to write about the issue to their top management. PNB assured that they would look into the issue at the earliest.

**(Action point: PNB)**

**INSTALLATION OF ATMS IN 23 TEA GARDEN:**

All the Banks had confirmed that BCs had been allotted, and micro-ATMs were being installed in the 23 tea gardens. Accordingly, the house has granted approval to remove this agenda from the next meeting onwards.

**RSETI AND SKILL DEVELOPMENT:**

Chief Secretary, Assam asked Finance Department, Govt. of Assam to take up the matter of land allotment in meeting with the Revenue Department and to highlight the matter in the next DC conference. Comm. & Secy, Finance Department commented that a review of the courses and training program in RSETIs was needed to attain a certain level of standardization and assessment. Secondly, the settlement of the trainees should be at least 70%. DGM SLBC informed that they achieved the targets regarding settlement of the RSETI trainees and their bank linkages during the last financial year. This data would be shared with the State Government. Chief Secretary, Assam suggested the house that the vacant schools could be used for setting up of RSETIs.

**FI SATURATION CAMPAIGN (01.07.2025-30.09.2025):**

Chief Secretary, Assam urged Banks to ensure whole-hearted participation in these FI saturation camps. DGM SLBC informed that each Gram Panchayat had been mapped with a Bank. DGM, RBI requested that Banks needed to submit data for accounts where KYC updation and Re-KYC was pending. SLBC informed that this data had been received only from four Banks and urged all member Banks to submit the data.

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

**INSTALLATION OF BRICK-AND-MORTAR BRANCHES STATUS IN ASSAM**

The problem of land availability and premises availability for setting up of Brick & Mortar Branches was brought up in the house. DGM SLBC asked if a survey by LDM along with District authorities needed to be conducted.

Further, SLBC requested Chief Secretary, Assam to allow setting up of 2 Branches at alternate locations within a 5 Km radius which was in accordance

with DFS norms. The Chief Secretary has approved the same.

- Duttapur F/Block, Chirang District – Alternate location Bamungaon approved.
- Chilarvita, Goalpara District – Alternate location Tarangpur approved.

**(Action point: Member Banks allotted to open the Branches)**

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

Digitally signed by

RAVI KOTA

Date: 12-08-2025

17:16:58

Chief Secretary,

& Chairman, SLBC, Assam

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<b>ANNEXURE I</b>			
<b>(A) DFS, SBI, RBI, NABARD, SIDBI:</b>			
<b>S.No.</b>	<b>NAME</b>	<b>ORGANISATION</b>	<b>DESIGNATION</b>
1	Shri Prabhas Bose	SBI	CGM
2	Shri Safal Tripathi	SBI	GM
3	Shri Amit Ranjan	SBI	DGM
4	Smt. Sushmita Phukan	RBI	RD
5	Smt. Poonam Chhetia	RBI	DGM
6	Shri Bedabrata Saikia	RBI	AGM
7	Mr. Qamar Javed	NABARD	GM
8	Shri Evan T Munsung	NABARD	DGM
9	Shri Neela Rakesh Yadav	NABARD	AM
10	Shri Anoop Pawt	SIDBI	GM
11	Shri Pradeep 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	Dr B Kalyan Chakravarthy, IAS	Cooperation Department	Addl. Chief Secretary
3	Shri Rupam Goswami	Chairman	NTWB
4	Shri Aranyak Saikia, IAS	Govt. of Assam	SO to CS
5	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
6	Shri Narsing Pawar, IAS	Finance Dept.	Secretary
7	Smt Eva Deka	Finance Dept.	Director
8	Shri Utpal Medhi	Finance Dept.	Senior Officer
9	Smt. Kasturi Barman	Finance Dept.	Assistant Section Officer
10	Smt. Himadree Chutia	DIPR, Assam	J.I.O/PRO
11	Shri Manoj Pathak	Finance Dept.	DBT Expert
12	Smt Nita Baruah	Finance Dept.	JA
13	Smt Aruna Rajoria, IAS	Agriculture Department	Commissioner & Secretary
14	Smt Rumi Goswami	Agriculture Department	Nodal Officer, PMFBY
15	Shri Deepjyoti Das	Agriculture Department	PME, AIF Scheme
16	Shri Kabindra Baishya	ASRLM	PM-FI
17	Shri Nabajit Bharali	ASRLM	SPM-Skills
18	Dr Sadnek Singh, IAS	AH&Vety Dept.	Secretary
19	Dr. Pabitra Pator	AH&Vety Dept.	Joint Director
20	Shri Sabyasachi Kashyap	DAY-NULM	State Mission Director
21	Shri Debashish K Baruah	DAY-NULM	State Project Manager
22	Mr. Sahabuddin Ahmed	IT Dept., GoA	Under Secretary

23	Shri Jadav Saikia, IAS	Power Dept.	Secretary
24	Shri Jyotishmita Pegu	Rev. & Dis. Management	Superintendent
25	Shri Dhrubajit Sarma	AIDC-PMFME	State Lead
26	Shri Kiranmoni Saikia	AFC	Dy. GM
27	Shri Kedar Nath Bora	AFC	Dy. GM
28	Shri Arup Kr. Sarma	P & RD Department	Addl. Secretary
29	Shri Raktim Borah	APDCL	A.O
30	Shri Binoyjyoti Nath	APDCL	AGM
31	Shri Nilotpal Saharia	APDCL	AGM(F&A)
32	Shri Raktim Borah	APDCL	A.O
33	Shri Raktim Pr. Neog	APDCL	A.O
34	Shri Oinam Sarankumar Singh, IAS	Handloom, Textiles & Sericulture	Secretary
35	Shri Pranjal Barua	Handloom, Textiles & Sericulture	Research Officer
36	Mr. Tahidar Rahman	Handloom, Textiles & Sericulture	JS
37	Shri Kamalijyoti Bhuyan	IC & PE Dept.	Deputy Secy.
38	Smt Manju Rani Gogoi	IC & PE Dept.	Joint Director
39	Shri M.N Dahal, IAS	Industries & Commerce	Commissioner
40	Smt. Antara P.P Bhattacharjee	Industries & Commerce	Deputy Director
41	Shri Rana Kumar Singh	Industries & Commerce	Consultant
42	Shri Maualeendra Sarma	I/C C&F	
43	Shri Bhaskar Manta, ACS	Social Justice Department	Addl. Secretary
44	Shri Babul Mandal	KVIC	Technical Expert
45	Shri Gopal Ji	KVIC	A. D
46	Shri Biswajit Saha	NPCI	Nodal Officer
47	Shri Pankaj Kr Baruah	RSETI	State Director For RSETIs

**(C) Banks, Insurance & MFIN:**

S.No.	NAME	ORGANISATION	DESIGNATION
1	Shri Narendra Pratap Singh	SBI	DGM FI
2	Shri S. Subramanian	SBI	DGM ABU
3	Shri Ranjit Kumar Jha	SBI	DGM SME
4	Shri Biswa Ranjan Acharjee	SBI	DGM Retail
5	Shri David N Lhouvum	SBI	AGM ABU
6	Shri Sudhir Jha	SBI	AGM REHBU
7	Ms Adaha Nepuni	SBI	Manager
8	Shri Sonam T Bhutia	Bank of Baroda	Zonal Head
9	Shri Manoj Kumar Nayak	Bank of Baroda	Chief Manager

10	Shri Subrat Pattnaik	Bank of India	Dy. Zonal Head
11	Smt. Ritu Bisht	Bank of India	Sr Manager
12	Shri Partha Patwari	Bank of Maharashtra	Dy. Zonal Head
13	Shri Nabarun Dey	Bank of Maharashtra	Sr Manager
14	Shri Santanu Saha	Canara Bank	AGM
15	Shri Anil Kumar	Central Bank of India	Zonal Head
16	Shri Sandip Mullick	Indian Bank	Dy. Zonal Manager
17	Shri Rajiv R Mallick	Indian Overseas Bank	AGM
18	Shri Vinay Kumar	PNB	Zonal Head
19	Shri Hemant Roy	PNB	Chief Manager
20	Shri Kh. Kennedy Singh	Punjab & Sind Bank	Dy. Zonal Head
21	Shri Santanu Ch. Das	Punjab & Sind Bank	Manager
22	Shri Satya Ranjan Panda	UCO Bank	Zonal Head
23	Shri Rajeev Sharma	UCO Bank	Chief Manager
24	Shri Sanjay Sharma	Union Bank of India	Dy. RH
25	Shri Ajit Kumar Thakur	AXIS Bank	VP
26	Shri Champak Gogoi	AXIS Bank	AVP
27	Shri Chandan Kr Nath	Bandhan Bank	AVP
28	Shri A.Roy	Bandhan Bank	AVP
29	Shri PremjitKonwor	HDFC Bank	Senior Vice President
30	Shri Dipankar Talukdar	HDFC Bank	Senior Vice President
31	Shri Ripunjit Borah	HDFC Bank	AVP
32	Shri Bhaskar Saikia	ICICI Bank	Regional SLBC Manager
33	Shri Shashi Deo Thakur	IDFC Bank	Manager
34	Shri Ashim Jyoti Chakravorty	Indusind Bank	Chief Manager
35	Shri Kamlesh Paul	RBL Bank	Branch Head
36	Shri Yedukrishna P	South Indian Bank	Branch Manager
37	Shri N Rajesh Kumar	Tamilnad Mercantile Bank	AVP
38	Shri Dheeraj Baishya	Yes Bank	VP
39	Mr. Alfred Hussain	ESAF	Manager
40	Shri Krishnendu Majumdar	Jana SFB	State Head
41	Shri Atul Kumar Shukla	Federal	Manager
42	Shri Bijay Ch. Deka	Slice SFB	AGM
43	Shri Nipul Deka	Karnataka Bank Ltd	ABM
44	Smt Nandita Sharma	Utkarsh SFB	Branch Manager
45	Shri Indrajit Baishya	Ujjivan SFB	DM
46	Shri Debashish Gangopadhyay	AGVB	Chairman
47	Shri Anjanjyoti Das	Apex Bank	General Manager
48	Smt. Dimpi Kotoki	Apex Bank	Manager
49	Smt. Pinky Das	Airtel Payment Bank	CGO
50	Shri Pritam Chakraborty	National Housing Bank	Dy. Manager
51	Shri Jintu Das	National Housing Bank	Asst. Manager

52	Shri Deepak kumar	Charaideo	LDM (Virtual Mode)
53	Shri Shuchismit Dey	Dhemaji	LDM (Virtual Mode)
54	Shri Santosh Singh	Dibrugarh	LDM (Virtual Mode)
55	Shri Santosh Sarma	Kamrup (Metro)	LDM (Virtual Mode)
56	Shri Lenin Kakoti	Karbi Anglong& West Karbi	LDM (Virtual Mode)
57	Shri Promod Kumar Thakur	Kokrajhar	LDM (Virtual Mode)
58	Shri Debabrata Borgohain	Majuli	LDM (Virtual Mode)
59	Shri Jibangshu Paul	Sibsagar	LDM (Virtual Mode)
60	Shri Asutosh Chakma	Udalguri	LDM (Virtual Mode)

**(D) SLBC**

<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 Ramadin Sanga	SBI	CM(RSETI)
5	Shri C Sanjib Swargiary	SBI	Manager (SLBC)
6	Smt Binita Kumari	SBI	Dy. Manager (SLBC)
7	Shri Himangshu Kalita	SBI	Associate (SLBC)