

I/529180/2024

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

No. 139847/63

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 combined quarters ended Sep'23 &
Dec'23 held on 20.03.2024

Ref : Your email dated 30.03.2023

Sir,

I am directed to refer to your email quoted above and to send herewith the minutes of the State Level Bankers' Committee meeting for combined quarters ended Sep'23 & Dec'23 held on 20.03.2024, 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: 17-04-2024 16:44:02
Director
Finance (IF) Department

MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING FOR COMBINED QUARTERS ENDED SEP'23 & DEC'23, HELD ON 20.03.2024, at ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

Assam SLBC Meeting for combined quarters ended Sep'23 & Dec'23, was held on 20.03.2024 at Assam Administrative Staff College, Khanapara, Guwahati. The meeting was chaired by Dr. Ravi Kota, IAS, Chief Secretary (then Addl. Chief Secretary), Finance, Govt. of Assam and co-chaired by Shri Vincent M.D., 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. The following notable dignitaries attended the meeting:

1. Shri Manish Thakur, IAS, Principal Secretary, AH & Vety. Department
2. Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, Government of Assam
3. Smt. Sushmita Phukan, Regional Director, RBI, Guwahati
4. Shri Nabin Kumar Roy, General Manager, NABARD, Guwahati
5. Shri Rupam Goswami, Chairman, Assam Financial Corporation

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

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

Shri Vincent M.D., Chief General Manager, extended warm greetings to all the participants. He delivered a comprehensive review of major areas of financial activities of the banking system in Assam. He exhorted all Banks to focus on ensuring target achievement under ACP for the current FY 2023-24. He asked all Member Banks to prepare & circulate Brochures, specifying the usage & benefits of CKYC for awareness of Central Know your Customer Registry (CKYCR). He also requested State Government for support from departments like P & RD/ Agriculture/ ASRLM/NRLM for NPA recovery and KCC Renewal because of the reach of these departments at the grass root level. He also requested State Government to exempt Bankers from the election related duties upto 31.03.2024 to complete the annual closing exercise of Banks.

Shri Nabin Kumar Roy, General Manager, in his opening remarks, urged the

house to provide finance to small tea growers and asked SLBC to collate granular data of finance to small tea growers. He asked member banks to step up finance to farmer producer organizations (FPOs). He stressed upon the need to make greater use of fallow land and asked Bankers to design their products in a manner so as to increase finance to development of fallow lands. He also spoke about promoting GI livelihood ecosystem by providing credit linkages. He also asked member banks to provide focused financing in International Border areas. He raised concern regarding slow credit offtake in agriculture lending and asked Banks to increase finance to agriculture.

Smt. Sushmita Phukan, Regional Director, appreciated Banks for their active participation in Financial Literacy week and Payment awareness week. She urged house to focus on the initiative of “Har payment Digital”. She appreciated the improvement in the CD Ratio of the State and the performance of bankers in Priority Sector lending. She asked SLBC to ensure uploading of data in SLBC portal as per Lead Bank Master Circular. She also asked the house to redraw monitorable action plan on CD Ratio and monitor it on monthly basis in meetings of SLBC sub-committee which must be attended by Regional Heads of member Banks. She raised concern about rejections in PMJJBY and PMSBY claims and asked concerned stakeholders to analyze rejection cases and ensure that no genuine case is left out. She also urged banks to ensure credit support to women entrepreneurs. She also raised the concern about lower ATM penetration in 13 districts and urged to increase the white label ATMs footprint in districts with lower penetration.

Shri Manish Thakur, IAS, Principal Secretary, AH & Veterinary. Department, expressed his concern on poor offtake of credit in KCC for allied activities and urged bankers to drive KCC. He also urged bankers to drive priority sector lending where the performance of banks needs further improvement.

Dr. Ravi Kota, IAS, the then Addl. Chief Secretary, Finance, Assam , in his opening remarks, was appreciative of the growth of CD Ratio in Assam and urged the Bankers to push it beyond 80% by the end of next financial year to be competitive with other State. He urged the Bankers to further drive SME business aggressively. He asked the Bankers to improve their performance in Claim and Settlement of PMJJBY & PMSBY, GSS schemes. He spoke about State Government Flagship schemes like Mukhya Mantri Mahila Udyamita

Scheme, Chief Minister's Atmanirbhar Asom Abhijan, Assam Credit Guarantee Scheme and Lakhpati Baideo Scheme which are specifically focused on women and urged Banks to drive them to boost growth in MSME advances. He asked the Banks for a more focused approach in aspirational districts and blocks. He further informed the house about the upcoming Global Investors Summit proposed to be held in Nov'24 in Assam. He also informed the house about the Semiconductor plant in Jagiroad, Morigaon and asked bankers to invest for setting up ancillary eco-system.

Shri Jayant Narlikar, IAS, Commissioner & Secretary, Finance, informed the house about the upcoming Global investors summit proposed to be held in Nov'24 in Assam, semiconductor plant in Jagiroad, Morigaon and asked active participation of Banks. He informed the house that bankers would be used sparingly for election duties as per guidelines of election commission of India and will be mostly given roles like micro-observers in the polling stations and in the expenditure cells so that they can focus on annual closing exercise. Further, single man branches would be spared from election duties.

The house adopted the minutes of State Level Bankers' Committee meeting for June 2023 quarter held on 12.10.2023.

AGENDA PRESENTATION:

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

REVIEW OF CREDIT DEPOSIT RATIO:

Shri Vincent M. D., CGM, SBI appreciated the member Banks for breaching 60% CD Ratio and asked all member Banks that the composition of loan book of individual banks needs to be looked into to monitor their performance in Priority sector areas and Govt sponsored schemes. Dr. Ravi Kota, then Addl. Chief Secretary, Finance, asked to those banks and LDMs whose CDR is below 50%, about the reasons for being below 50% in CD Ratio and to develop better strategies to improve credit off-take.

(Action Point: Banks below 50% CD Ratio (RBL, Utkarsh SFB, AU SFB, South Indian Bank, Apex, CBI, UCO, Union, PSB, Indian, Jana SFB), LDMs of Districts below 50% CD Ratio (Cachar, Hojai, Karimganj, Dimahasao)

ACP & PRIORITY SECTOR ADVANCES

Banks with achievement below 40% were questioned and asked by the house to achieve the target by the end of the current Financial Year.

(Action Point: Banks below 40% achievement in ACP (RBL, AU SFB, Utkarsh, NESFB, Apex, SIB, ESAF, PSB, IDBI, AGVB, Ujjivan, BOB, IOB, IDFC, CBI, Jana SFB, BOI, UCO, PNB, Canara, Bandhan)).

It was decided by the house that ACP (Annual Credit Plan) targets to be fixed on realistic basis based on their overall reach, business capacity of the branches and probable customer base and achievement in previous financial year rather solely based on branch network. Lead District Managers to formulate ACP based on the assessed potential and track record of performance of banks for the state of Assam for FY 2024-25. There should be upward revision of targets for those banks who have achieved their targets in the first quarter itself.

(Action Point: LDMS)

Smt. Aruna Rajoria, IAS, Commissioner & Secretary, Agriculture informed the house that performance in KCC has gone down on YoY basis. She also raised concern about lower PMFBY coverage. She asked the house to develop a separate KCC product for FPOs. The then Addl. Chief Secretary, Finance asked SLBC to form a sub-committee on PMFBY and come up with reasonable ways to improve PMFBY coverage by first quarter of FY 2024-25. He also asked the house to strategize innovative plans to disburse KCC loans to all PM KISAN beneficiaries. CGM, SBI suggested that a collaborative effort including the Banks and Govt machinery is needed to promote PMFBY and check KCC NPA.

(Action point: SLBC, Agriculture Department, Govt. of Assam, All member banks)

PRADHAN MANTRI MUDRA YOJANA(PMMY):

The Chair acknowledged the improvement in PMMY but was concerned about the lower numbers in Shishu Category. He asked SLBC to analyse the reasons for under performance in Shishu and asked to come up with ways to improve the numbers in Shishu Category.

(Action point: SLBC, All member banks)

NRLM:

The Chair asked NRLM for increasing the numbers under NRLM and requested Banks to come up with a scheme to provide financial aid to Lakhpati Baideus under ASRLM. Regional Director, RBI suggested ASRLM to conduct financial literacy camps to promote advances under ASRLM to women entrepreneurs.

(Action point: P &RD, ASRLM , All member banks)

PMEGP:

The then Addl. Chief Secretary, Finance asked the house regarding low performance in PMEGP. The PMEGP Department informed the house that there were pending disbursements around 683 applications which would improve the performance of PMEGP. The then Addl. Chief Secretary, Finance asked the department to share the data with the Banks through SLBC. KVIC informed the house that the disbursements were being held up by the Banks. CGM SBI suggested joint inspection of units before second disbursement to ensure end use of funds. He also asked concerned department to source the eligible applications preferably in the 1st or 2nd quarter of the FY so that the banks could process applications in time and minimize the pendency.

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

PM SVANidhi

The Chair reviewed the performance under the scheme. He asked the reasons for below par performance in 2nd tranche. Official from NRLM informed the house that more than 43,000 applications were pending for sanction. He requested the member banks to achieve the target by 31.03.2024.

(Action point: NULM , All Member Banks)

PMFME

The then Addl. Chief Secretary, Finance expressed his dissatisfaction over poor performance under the scheme and asked the house to come up with suggestions to improve performance under the scheme. PMFME official stated that the SOPs of some member Banks were not in line with the SOP issued by the Ministry. Further, due to knowledge gap Banks were asking unnecessary documents which was creating hassles in disbursement of PMFME loans. Rejections were happening at the Banks without proper reasons and DRP officials were not kept in loop. CGM SBI asked to form a

sub-committee in SLBC to analyse the reasons for unsatisfactory performance in PMFME.

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

SOCIAL SECURITY SCHEMES:

Dr. Ravi Kota, then Addl. Chief Secretary enquired about the claim settlements and reasons for rejections. Commissioner & Secretary, Finance, suggested that a mechanism be made so that information on accidental deaths is available online after getting requisite information from Home Department. The existing structure of Bima sakhis can be used for settlement of claims by involving them in the settlement process and paying them some remuneration.

(Action point: Home Department, Concerned Insurance Company)

ASPIRATIONAL DISTRICTS & ASPIRATIONAL BLOCKS:

The Chair raised concern about districts like Hailakandi, Dhubri, Goalpara and asked banks to improve the parameters in these districts. The issue of non-availability of ATMs in aspirational blocks was raised by RBI. He asked Banks to ensure ATM availability in the aspirational blocks and improve other measurable parameters.

(Action point: All Member Banks)

RSETI:

It was directed by the house that the following banks who were assigned to open RSETIs, to complete it by 30.06.2024.

Assam- Details of 9 uncovered Districts having potential for opening of new RSETIs		
S. No	Uncovered District	RSETI assigned to
1	Biswanath	HDFC
2	Charaideo	PNB
3	Hailakandi	PNB
4	Hojai	PNB
5	Majuli	ICICI
6	South Salmara	UCO
7	Baksa	AXIS

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8	Bajali	CANARA
9	West Karbianglong	SBI

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

LOW ATM PENETRATION IN 13 DISTRICTS:

The house was informed that targets for setting up of New ATMs had been sent to the respective branch managers by the LDMs of the identified 13 Districts to make up for the shortfall in ATM coverage. LDMs are to follow and submit the report to RBI and SLBC.

ATM to be installed by Banks in 13 districts															
S N	Bank Name	Baksa	Cachhar	Chirang	Chirang	Dimasao	Hailakandi	Hojai	Karbi Anglong	Karimganj	Nalbari	South Salmara	Tinsukia	West Karbi	Total
1	BOB	0	3	0	0	1	2	0	5	0	1	0	0	0	7
2	Bank of India	1	5	0	0	2	2	0	5	5	2	0	1	0	12
3	BOM	0	1	0	0	0	0	0	0	0	1	0	0	0	2
4	Canara Bank	2	1	2	6	0	4	6	5	5	1	2	1	0	16
5	CBI	3	6	0	6	0	2	3	5	8	5	0	2	0	27
6	India Bank	2	1	0	0	0	2	4	0	10	1	0	4	0	6
7	IOB	0	1	0	0	0	0	0	0	0	1	0	0	0	2
8	PNB	16	25	14	6	9	4	9	5	12	1	0	12	0	75
9	PSB	0	1	0	0	0	0	0	0	5	0	0	0	0	1
10	SBI	9	37	2	15	7	0	5	10	18	14	2	8	4	84
11	UCO Bank	8	3	1	9	0	0	4	5	5	5	4	1	0	31
12	Union Bank	1	1	0	3	0	2	4	0	8	1	0	1	1	8

13	AXIS Bank	1	15	2	2	0	2	4	5	8	2	1	2	0	24
14	Bandhan Bank	0	1	0	2	0	0	8	2	0	3	0	0	0	6
15	Federal Bank	0	2	0	0	0	0	0	0	0	1	0	0	0	3
16	HDFC Bank	2	6	2	2	0	0	3	5	8	4	2	2	1	16
17	ICICI Bank	2	10	2	4	2	2	9	5	8	2	0	1	0	24
18	IDBI Bank	0	2	2	0	0	0	2	5	0	1	0	0	0	5
19	Indusind	0	2	0	0	0	2	0	2	8	0	0	0	0	4
20	YES Bank	0	2	0	0	0	0	0	0	0	0	0	0	0	2
21	Ujjivan Bank	0	1	0	0	0	0	0	0	0	0	0	0	0	1
22	NESFB	0	0	0	2	0	0	8	3	0	0	0	0	0	2
23	Apex Co-op	0	1	0	0	0	0	2	2	0	1	0	0	0	2
	Grand Total	47	127	27	57	21	24	71	69	108	47	11	35	6	356

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

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

The Secretary, Revenue & Disaster Management informed the house that the

issue of unavailability of data of land records in Kamrup metro and Cachar prior to computerization would be taken up with the Deputy Commissioners of the respective Districts.

(Action point: Revenue & Disaster Management Department)

FINANCIAL INCLUSION AND FINANCIAL LITERACY – PROGRESS AND ASSESSMENT UNDER NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI):

Regional Director, RBI urged house to ensure that all Districts should be 100% digitalized by March 2025. The then Addl. Chief Secretary, Finance asked the Bankers to improve their performance in SSS schemes like PMJJBY, PMSBY & APY. Further, he inform that Orunodoi beneficiaries will be covered under PMJJBY, PMSBY schemes.

(Action point: All Member Banks)

LENDING AGAINST SECURITY OF PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME

The house urged the State Government to implement Svamitva Scheme. To this end, the house requested the State Government to issue Property Cards so that the member banks will also be able to issue their own SOP for implementation of the scheme.

(Action point: P& RD Department/Revenue Department, Govt. of Assam)

INCORPORATION OF CREDIT REQUIREMENT IN THE IDENTIFIED CLUSTERS IN ANNUAL CREDIT PLAN OF SLBC

Official from RBI requested all member banks to achieve the target under MSME Clusters and report financing clusters in the SLBC portal.

(Action point: All Member Banks)

INFORMATION REGARDING ESTABLISHMENT OF SPECIALIZED MSME BRANCHES

RBI instructed all public sector banks to share the District wise list of bank branches with more than 60% credit exposure in MSME which are located in

those districts where there are no specialized MSME branch.

(Action point: All Public Sector Banks)

FINANCIAL INCLUSION MEASURES IN TEA ESTATES OF ASSAM:

Banks that were yet to install ATMs were asked to submit the current status. DGM, PNB responded that mobile ATMs were deployed as ATM usage percentage is very low. SLBC raised the issue that a number of Tea Estate Management were not co-operating. The then Addl. Chief Secretary, Finance ensured that the matter will be taken up with the concerned DCs.

(Action point: PNB, UCO, SBI, Indian, BOB, ICICI, CBI, BOI, Union)

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

CGM SBI informed the house that due to inadequate infrastructure it was not feasible to set up brick and mortar branches in some villages, so the Banks requested to allocate some other villages with better infrastructure for opening of brick-and-mortar branches. The then Addl. Chief Secretary, Finance asked SLBC to prepare a proposal and to put up before DFS.

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

PERFORMANCE REVIEW OF CENTRAL SECTOR INTEREST SUBSIDY (CSIS) SCHEME

All member banks are requested to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme and improve it.

(Action point: All member Bank)

NON-ATTENDANCE IN THE SLBC MEETING:

Commissioner & Secretary, Finance expressed concern over the absence of representatives from various line departments, member Banks and other stakeholders in meetings of such statutory bodies. The then Addl. Chief Secretary, Finance, Govt. of Assam instructed that if any bank was absent from SLBC meeting then an intimation must be sent to DFS directly.

(Action Point: SLBC, the concerned Dept., Govt. of Assam)

The meeting ended with a vote of thanks by Shri Hemant Gadge, DGM, SLBC, Assam.

Signed by
Ravi Kota
Date: 12-04-2024 15:27:51
Chief Secretary, Assam
& Chairman, SLBC Assam.

ANNEXURE I			
(A) RBI, NABARD, SIDBI:			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Vincent M.D.	SBI	CGM
2	Shri Amaresh Kumar Jha	SBI	GM
3	Smt. Sushmita Phukan	RBI	RD
4	Shri Aloka Ranjan Ranarahu	RBI	DGM
5	Shri Nabin Kumar Roy	NABARD	GM
6	Shri Sreeram Iyer	NABARD	DGM
7	Shri Pradeep Kr Nath	SIDBI	DGM
(B) STATE DEPARTMENT/STAKEHOLDERS			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Dr. Ravi Kota, IAS	Govt. of Assam	Additional Chief Secretary
2	Shri Manish Thakur, IAS	Industries & Home Department	Principal Secretary
3	Shri Jayant Narlikar, IAS	Finance Dept.	Commissioner & Secretary
4	Smt. Eva Deka	Finance Dept.	Director
5	Shri Tanujyoti Bora	Finance Dept.	Asst. System
6	Smt. Kasturi Barman	Finance Dept.	Asst. Section Officer
7	Smt. Barsha Sonowal	Finance Dept.	Banking Expert
8	Shri Rupam Goswami	NTWB	Chairman
9	Smt Aruna Rajoria, IAS	Agriculture Dept.	Commissioner & Secretary
10	Shri Himadri Shandilya	Agriculture Dept.	IT Expert
11	Shri Kailash Talukdar	Agriculture Dept.	AME
12	Shri Satyendra Kumar	C.I.E/PMFBY	PMO/PMFBY

13	Shri Anupam Jha	Agriculture Dept.	Crop Insurance Manager
14	Smt Moyuri Oja	AH &Vety Dept.	Joint Secretary
15	Shri Nabajit Bharali	ASRLM	SPM-SKILLS
16	Shri Kabindra Baishya	ASRLM	PM-FI
17	Smt. Panchami Choudhury	NULM	State Mission Director
18	Shri Babul Mandal	KVIC	Technical Expert PMEGP
19	Shri Anantlal Gyani	Revenue Department	Secretary
20	Shri Biswajit Pegu	Home Dept.	Secretary
21	Shri R.R Bora	Cooperation Dept.	Secretary
22	Shri B.K Agarwal	Cooperation Dept.	Addl. RCS
23	Shri S.K Baruah	Cooperation Dept.	Jt. Registrar Coop. Societies
24	Shri Esther Kathar	P& RD	Addl. Secretary
25	Shri Kshitesh Ch. Pegu	School Education	Joint Secretary
26	Shri Fazlul Kabir Borah	ARIAS	FIS
27	Shri Ratul Sarma	Dept. of Fishery	AFIO &NOKCC
28	Smt Kavitha Padmanabhan, IAS	Housing & Urban Affairs	Commissioner & Secretary
29	Shri P.R Khound	Housing & Urban Affairs	Secretary
30	Smt Sushmita Kakati	Transport Dept.	Joint Secretary
31	Shri Oinam Saran Kumar	Commissionerate of Industries & Commerce	
32	Shri Tarun Kr Kataki	Ind.(FP)	Addl. Director
33	Shri Dhruvajit Sarma	PMFME, AIDC	State Lead
34	Shri Pankaj Kr Baruah	RSETI	State Director
35	Shri Manvendra Pratap Singh	AIDC	MD
36	Shri A.N Hazarika	Tea Tribes & Adivasi Welfare	Secretary
37	Shri Bhaskar Sharma	UIDAI	State Project Manager

(C) Banks, Insurance & MFIN:

Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri S. Subramanian	SBI	DGM ABU
2	Shri Praveen Awasthi	SBI	DGM FI
3	Shri Ashok Kumar Sahoo	SBI	DGM REHBU
4	Shri Samir Kant Jha	SBI	DGM SME
5	Shri Monjoy Bohora	SBI	AGM ATM

6	Shri Ajeet Kumar Chowdhury	Bank of Maharashtra	AGM
7	Shri L. Leivon	Bank of Baroda	AGM
8	Shri Yeshi R Sherpa	Bank of India	Dy. Zonal Manager
9	Shri Dayanand Moirangtham	Bank of India	Manager
10	Shri N. Srinivasa Rao	Canara Bank	DGM
11	Shri Krishna Kumar	Central Bank of India	DZM
12	Smt Christina Mili	Central Bank of India	Senior Manager
13	Shri Chandaneswar Goswami	Indian Bank	Zonal Manager
14	Shri Binod Kumar Rajak	Indian Overseas Bank	CRM
15	Shri Rajesh Kr. Pramanic	PNB	DGM
16	Shri N S Deo	Punjab & Sind Bank	Chief Manager
17	Shri Prafulla Baro	Punjab & Sind Bank	HRD Officer
18	Shri Sunit Kr Jha	UCO Bank	DGM
19	Shri Prabhat Kumar	Union Bank of India	Regional Head/DGM
20	Shri Madan Gopal Boro	Axis Bank	SVP
21	Shri Rakesh Das	Axis Bank	AVP
22	Shri Devdeep Bharadwaj	Bandhan Bank	RH
23	Shri Dipankar Talukdar	HDFC Bank	Vice President
24	Shri Ripunjit Borah	HDFC Bank	AVP
25	Shri Mridupawan Borah	ICICI Bank	AGM
26	Shri Dipan Dutta	ICICI Bank	Chief Manager
27	Shri Bhusan Chandra Das	IDBI Bank	AGM
28	SmtPranita K Sonowal	Indusind Bank	Chief Manager
29	Shri Lokesh Karnatak	Karnataka Bank	Credit Officer
30	Shri Asun. S	Tamilnad Mercantile Bank	Asst.Manager
31	Shri Himangshu Baruah	Kotak Mahindra Bank	AVP
32	Shri Pranjal Baruah	AU Small Finance Bank	Branch Operation Manager
33	Smt Tanisha Das	AU Small Finance Bank	CSO
34	Shri Dain Mathew	South Indian Bank	Cluster Head
35	Shri Kamlesh Paul	RBL Bank	Branch Head
36	Smt Sangita Nath	Federal Bank	Assistant Manager
37	Shri Parijat Ray	Yes Bank	VP
38	Smt. Raktim Barooah	Yes Bank	VP
39	Shri B. Deb Roy	NESFB	Head MSME

40	Shri Indrajit Baishya	Ujjivan SFB	State Head
41	Smt Nandita Sharma	Utkarsh Small Finance Bank	Branch Head
42	Shri Dhanjit Mahanta	Airtel Payment Bank	Assistant Manager
43	Shri Amit Kumar Jha	IPPB	Chief Manager
44	Shri Ansarul Hoque	IPPB	Senior Manager
45	Shri Debashish Gangopadhyay	AGVB	Chairman
46	Shri Prasanta Sarmah	Apex Bank	GM
47	SmtAatreyyee Borthakur	Apex Bank	Manager
48	Shri Shubhrojit Choudhury	IDFC Bank	Regional Manager
49	Shri Vivekananda Hembram	NHB	Regional Manager
50	Shri Subham Kumar Singh	NHB	DM
(D) SLBC Convenor:			
Sl. No.	NAME	ORGANISATION	DESIGNATION
1	Shri Hemant Gadge	SBI	DGM(SLBC)
2	Shri Joy Chandra Chakma	SBI	AGM(SLBC)
3	Shri Amarjit Behara	SBI	AGM(SLBC)
4	Shri Rajat Kanta Das	SBI	CM(SLBC)
5	Shri Sanjib Swargiary	SBI	Dy. 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)