

GOVERNMENT OF ASSAM
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT
DISPUR::GUWAHATI-6.

FIF.92/2020/Pt-I/209

Dated Dispur the 13th June, 2022

From : The Under Secretary to the Govt. of Assam
Finance (IF) Department.
Dispur, Guwahati-6

To : ✓ The General Manager (NW-I)
Convenor, SLBC, Assam
State Bank of India, Local Head Office,
Dispur, Guwahati-06

Sub : Minutes of the Assam State Level Banker's Committee
meeting for combined Dec'21 & Mar'22 Quarters, held on
20.05.2022.

Ref : Your email dated 24.05.2022

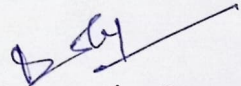
Sir,

I am directed to refer to your email quoted above and to send herewith the minutes of the Assam State Level Banker's Committee meeting for combined Dec'21 & Mar'22 Quarters, held on 20.05.2022, after obtaining due approval from the Chief Secretary, Assam.

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

Enclo : As stated above.

Yours faithfully,


Under Secretary to the Govt. of Assam
Finance (IF) Department.

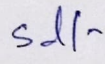
Memo No. FIF.92/2020/Pt-I/209-A

Dated Dispur the 13th June, 2022

Copy to:

1. The Director, Finance (IF) Department, Dispur, Guwahati-06
2. The Deputy Secretary to the Govt. of Assam, Finance (IF) Department, Dispur, Guwahati-06.
3. P.S. to Principal Secretary to the Govt. of Assam, Finance (IF) Department, for kind appraisal of Principal Secretary.
4. P.S. to Commissioner & Secretary to the Govt. of Assam, Finance (IF) Department, for kind appraisal of Commissioner & Secretary.

By Order etc.,


Under Secretary to the Govt. of Assam
Finance (IF) Department.

MINUTES OF ASSAM STATE LEVEL BANKERS' COMMITTEE MEETING
FOR COMBINED DEC'21 & MAR'22 QUARTERS, HELD ON 20.05.2022,
IN ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA, GUWAHATI

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

Assam SLBC Meeting for combined Dec'21 and Mar'22 quarter was held on 20.05.2022 in Assam Administrative Staff College, Khanapara, Guwahati. The meeting was co-chaired by Shri Jishnu Barua, IAS, Chief Secretary, Govt. of Assam and Shri Ramesh R S, Chief General Manager, SBI, North-East Circle. The Meeting was attended by the senior officials of RBI, NABARD, SIDBI, HUDCO, member Banks, line departments of Government of Assam and various other agencies.

The following dignitaries also attended the meeting:

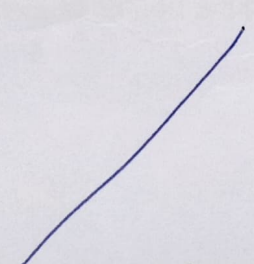
1. Dr. Ashish Kumar Bhutani, IAS, Additional Chief Secretary & APC, Agriculture Department, Govt. of Assam
2. Shri Samir Kumar Sinha, IAS, Principal Secretary, Finance, Government of Assam
3. Smt. Acharna Verma, IAS, Principal Secretary, Administrative Reforms and Training Department, Government of Assam
4. Smt. Suranjana Dutta, General Manager, SBI & SLBC convenor, Assam
5. Shri Nabin Kumar Roy, General Manager, NABARD, Guwahati

Shri Susanta Kumar Sahoo, DGM, SLBC, Assam, on behalf of SLBC, welcomed all the participants of the SLBC Meeting.

Shri Ramesh R S, Chief General Manager, SBI, North-East Circle, at the outset extended warm greetings to all the participants. He acknowledged the valuable contribution and services rendered by the banking community during the hardships of pandemic. He then delivered a comprehensive review of major areas of financial activities of the banking system in Assam. He dwelt at length on the level of resilience & strength of banking infrastructure in the State of Assam and the progress made by the Banks in parameters like CD Ratio, Annual Credit Plan (ACP), Priority Sector Advances, MUDRA, PM SVANidhi, KCC Saturation drive under animal husbandry and fisheries and Social Security Schemes. He also spoke on the performance in PMEGP and its high rate of NPA. He urged the Banks to ramp up credit facilities to the targeted groups for an all-round development of the State.

AGENDA PRESENTATION:

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



CREDIT DEPOSIT RATIO:

CGM, SBI informed the house that the CD Ratio of the State as on March, 2022 stood at 54.28%. He pointed out that there are 9 Banks (Union Bank, UCO Bank, Central Bank of India, Canara Bank, Punjab & Sind Bank, IDBI, Kotak Mahindra Bank, South Indian Bank, Utkarsh Small Finance Bank) whose CD ratio is less than 40% and asked them to improve in their CD ratio, so that the State can post a respectable CD ratio of 60% by end of this fiscal. Chief Secretary, Govt. of Assam asked these Banks to improve their CD Ratio to 40% by Dec, 2022.

(Action Point: 9 aforesaid Banks)

Chief Secretary, Govt. of Assam pointed out the districts like Hailakandi, Karimganj, Dima Hasao, Dibrugarh & Cachar to come out with an action plan for improvement of CD Ratio. He advised to find out the reasons for low CD Ratio in these districts.

(Action Point: LDMs of Hailakandi, Karimganj, Dima Hasao, Dibrugarh & Cachar)

ACP & PRIORITY SECTOR ADVANCES:

CGM, SBI stated that the Priority Sector Credit as on March, 2022 is 58% of the total advances in the State as against RBI benchmark of 40%. Similarly, agriculture advance under priority sector is 19.58% as against RBI benchmark of 18%.

Principal Secretary, Finance expressed concern over the decrease in sishu category of MUDRA loan in the State. He stated that there should be district-wise action plan on 7 to 8 selected parameters.

(Action Point: LDMs to submit District wise Action Plan on PMMY, PMEGP, SUI, PMFME, AIF, PMJJBY, PMSBY, APY by 10th June, 2022)

GOVERNMENT SPONSORED SCHEMES (GSS):

Chief Secretary took serious note of the non financing in Govt. Sponsored Schemes by the private Banks in the State and urged them to improve their performance in this fiscal.

(Action Point: Private Banks)

The official from Assam State Rural Livelihood Mission (ASRLM) expressed satisfaction over the achievement of 128% of the target under NRLM by the Banks in the State. Regarding pending claims for reimbursement of training expenses pertaining to SBI, the official informed that it is in the process.

(Action Point: ASRLM)

CGM, SBI expressed with great concern that NPA in PMEGP has gone upto Rs. 258 Crores, which constitutes 47% of total portfolio of PMEGP, which will have a negative impact on the credit culture, especially of Government Sponsored Schemes. He requested the State Government and all stake holders to extend support to the Banks for recovery of overdue to improve credit culture in the State.

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He also suggested that district administration in co-ordination with Banks may sensitize the public through awareness camps to maintain good credit discipline for their own benefit for enhanced credit facilities from the Banks.

Deputy Secretary, Finance, Govt. of Assam suggested for coordination and collaboration of KVIC, DIC and Banks for improving the performance and credit culture under PMEGP. Chief Secretary, Govt. of Assam advised the Finance Department to arrange a Meeting for all the stakeholders in this regard.

(Action Point: Finance Dept., All Banks, KVIC, DIC)

The Targets for FY 2022-23 under ASRLM, PMFME & PMEGP were approved in the house for onward circulation among the member Banks and stakeholders.

(Action Point: SLBC)

PM SVANIDHI:

CGM, SBI informed the house that 52,574 nos. of proposals under the PM SVANidhi scheme have been disbursed as against the target of 52,000 as on 31.03.2022. He extended his sincere thanks to NULM department, Govt. of Assam for arranging various camps in co-ordination with SLBC and the member Banks. He shared the news with happiness that the State of Assam has become the best performing State among the Hilly & North Eastern States categories in the Country.

Chief Secretary was elated to inform the house that not only Assam has become the best performing State in the Hilly & North Eastern States categories the State has also stood the 5th Best performing State under this scheme in the country. He urged all the Banks to complete sanction/ disbursement of all the pending cases on mission mode.

(Action Point: All Banks)

PMFME (PM FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME):

The State Mission Lead for PMFME from Assam Industrial Development Corporation informed the house that the PMFME scheme is a centrally sponsored scheme under Ministry of Food Processing Industries. Its aim is to work towards formalization of micro enterprises in food processing sector. He informed the house that 35% subsidy is available under the scheme. Chief Secretary suggested the PMFME official to share success stories with the Banks and entrepreneurs to spread its awareness.

(Action Point: PMFME, AIDC Ltd.)

PM-KISAN : INELIGIBLE BENEFICIARIES, AADHAAR LINKAGE, SATURATION WITH KCC:

Additional Chief Secretary & APC, Agriculture Dept, Govt. of Assam informed the house that during re-verification exercise of PM-Kisan beneficiaries, 9.14 lakh beneficiaries could not be traced by the district administration. All Banks were requested to provide necessary information to district administration as per the list of beneficiaries which will be shared by the Agriculture Department, Govt. of Assam.

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

Further he informed the house that, exemption for compulsory launching of Aadhaar was given for a period of 3 years which lapsed on 31.03.2022. Govt. of India now insisting on Aadhaar linkage with the Bank account as a mandatory condition for release of further instalments. Hence all the Banks were requested to expedite the Aadhaar seeding process in respect of farmers' accounts once the farmers submit the same to the Bank.

(Action Point: All Banks)

He also informed the house that, Govt. of India has launched a saturation programme with a view to provide KCC to all the eligible farmers of the country with special focus on PM-Kisan beneficiaries. In the state of Assam, there are only 4.5 lakh active KCCs against 14.5 lakh PM-Kisan beneficiaries. He urged the Banks to issue more and more KCC through schemes like KCC(AH&DF), Kisan Bhagidari Prathmikta Hamari to increase the coverage of KCC holders in the State.

(Action Point: PM Kisan, Agri. Dept. & All Banks)

CGM, SBI informed the house that Govt. of India has extended the nationwide KCC (AH&DF) campaign up to 31.07.2022 to provide the Kisan Credit Card (KCC) to all eligible animal husbandry, dairy and fishery farmers to give a boost to agricultural sector. He urged the Banks to leverage this initiative of Govt. of India to step up growth in agriculture in co-ordination with line departments.

AGRICULTURE INFRASTRUCTURE FUND(AIF):

Additional Chief Secretary & APC, Agriculture Dept, Govt. of Assam informed the house that, Govt. of India launched AIF recently wherein all investment in Agriculture including post harvest interventions as well as introduction of technology in Agriculture are eligible for coverage. Under this scheme 3% interest subsidy is available for all loans upto Rs. 2 Crore and is backed by credit guarantee. He suggested all the Banks to convert all such pending applications for loan related to such activities to AIF applications.

(Action Point: Agri. Dept. & All Banks)

PRADHAN MANTRI MUDRA YOJANA (PMMY):

Under Pradhan Mantri Mudra Yojana (PMMY) Scheme, CGM, SBI also pointed out that among the private Banks like YES Bank, Kotak Mahindra Bank, IDFC Bank have not sanctioned a single Mudra loan during the FY 2021-22 and urged these Banks to finance under the scheme which is a flagship programme of Govt. of India.

(Action Point: 3 aforesaid Banks)

SOCIAL SECURITY SCHEMES:

Under Social Security Schemes, CGM, SBI was happy to share the house that SLBC Assam has got the PFRDA award of Par Excellence under medium State category for achieving 156% enrolment of the target allocated in APY in FY 2021-22. He congratulated the Banks for such remarkable feat.

JAN SURAKSHA SCHEMES (JSS):

CGM, SBI reminded the house that the Hon'ble Prime Minister in his Independence Day, 2021 speech announced for 100% saturation in case of Jan Suraksha Schemes (JSS) viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). He informed the house that the campaign period is now extended to **30.09.2024**.

He requested the Banks to ramp up the Jan Suraksha Scheme Enrolment Plans through digital campaign and periodic physical camps/drives in coordination with various line departments at District & Block level to achieve 100% saturation. He requested the Govt. of Assam to support the Banks in organising awareness camps and mobilising proposals under the scheme.

(Action Point: All Banks & the concerned Dept., Govt. of Assam)

ASPIRATIONAL DISTRICTS:

Chief Secretary, Govt. of Assam informed the house that Central Government takes the Aspirational Districts programme seriously and the programme is under the constant monitoring at the apex level. He asked the Banks to improve the banking parameters in these districts.

(Action Point: All Banks in Aspirational Districts & the concerned Depts., Govt. of Assam)

DIGITAL PAYMENTS:

Commissioner & Secretary, Finance informed the house that under Digital India Initiative, Govt. of Assam is receiving majority of its collection through digital mode (Government Receipt Accounting System- GRAS). Almost 97% of the services are included under GRAS. At present GRAS is integrated with 4 Banks i.e SBI, HDFC, AXIS & ICICI. Integration is under process with Bank of Baroda and YES Bank. MoU is pending with Indulnd Bank, Kotak Mahindra Bank and IDBI. He urged all the Banks to accept GRAS NEFT Challans and all the Banks to opt for e-payment of State Govt. Taxes like professional taxes.

Principal Secretary, Administrative Reforms and Training Department, Govt. of Assam stated that Aadhaar & Mobile number linkage of the Pensioners is a must for the pensioners to use the platform of Digital Life Certificate for Pensioners Scheme of the Government of India, also known as Jeevan Pramaan. The official requested the Banks to facilitate and quicken the process of linkages of mobile and Aadhaar numbers to the pensioners' accounts.

(Action Point: All Banks)

Commissioner & Secretary, Finance, Govt. of Assam pointed out that some of the Direct Benefit Transfer (DBT) amount under **Orunodoi Scheme** were bounced back due to the closure of some accounts and various other reasons. The list of failed beneficiaries will be shared by the Finance Department to all the Banks for necessary action.

(Action Point: Finance Department)

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DATA INTEGRITY & SANCTITY:

Deputy General Manager, RBI drew attention of the member Banks towards the issue of sanctity of data. He reminded the Banks that they should take utmost care in uploading/submitting correct data and also on timely submission or uploading of data within the stipulated timeline

(Action Point: All Banks)

Deputy Secretary, Finance, Govt. of Assam suggested to make available Bank-wise data on monthly basis on some banking parameters. The Finance Department will provide the details of those parameters/ reports for which banks are required to submit data on monthly basis.

(Action Point: Finance Department)

ETHANOL FINANCING TO PROJECTS APPROVED UNDER STATES ETHANOL PRODUCTION POLICIES:

Subsequent on adoption of "The Assam Ethanol Production Promotion Policy, 2021" with effect from 20th August, 2021, by an order of Governor of Assam, the Banks operating in Assam may extend the coverage of Ethanol Financing SOP of Banks to projects approved under the Assam Ethanol Production Promotion Policy. Chief Secretary, Govt. of Assam urged all the Banks to start financing under State Ethanol Production Policy.

(Action Point: All Banks)

INTEGRATING THE NCFE TEXTBOOK IN SCHOOL CURRICULUM

National Centre for Financial Education (NCFE), set up by the four financial sector regulators (RBI, SEBI, IRDAI and PFRDA) has developed financial education workbooks for Classes 6 to 10 in collaboration with CBSE. Chief Secretary, Govt. of Assam advised that the agenda may be taken up in a separate meeting with the concerned Government Departments.

(Action Point: RBI, Guwahati)

PAYMENT TO PENSIONER AT THE ENHANCED RATE:

AGM, SLBC stated that SLBC had advised all the Banks operating in Assam vide mail dated 17.03.2022, the Home and Political Departments, Govt. of Assam D.O letter dated 16th Mar'22 and Govt. of Assam Notification dated 10th Dec'21. The concerned official from Govt. of Assam informed that Central Bank of India, Indian Bank, Punjab and National Bank & UCO Bank have started implementing the order. The remaining Banks were requested to confirm their status in this regard.

(Action Point: All the concerned Banks)

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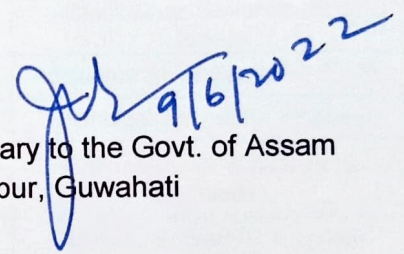
NON-ATTENDANCE IN THE SLBC MEETING:

Principal Secretary, Finance expressed concern over the absence of representatives from various line departments, member Banks and other stakeholders in meetings of such statutory bodies. Chief Secretary, Govt. of Assam noted with concern the representation of the Banks by the junior officials rather than their Zonal Heads. He instructed to write letters to MD/ CEOs of those Banks in this regard.

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

Chief Secretary, Govt. of Assam in his concluding remarks, urged the Banks to emulate the success of PM SVANidhi in other schemes and parameters through an all-out and mission mode and by working in conjunction and coordination with all the line departments and stakeholders. He re-emphasised on the importance of CD Ratio. He also urged the Banks for financing in State Govt. flagship programmes and also especially towards women in particular as part of women empowerment drive of Govt. of India.

The meeting ended with a vote of thanks by the DGM, SME Dept., SBI.


Chief Secretary to the Govt. of Assam
Dispur, Guwahati

**LIST OF PARTICIPANTS IN ASSAM SLBC MEETING FOR COMBINED DEC'21 & MAR'22 QUARTERS, HELD ON
20.05.2022
TIME: 11:30 AM, VENUE: ROOM NO. : 308, ASSAM ADMINISTRATIVE STAFF COLLEGE, KHANAPARA**

(A) RBI, NABARD, SIDBI, HUDCO:

SI No.	Organisation	Name	Designation
1	NABARD	Shri Nabin Kumar Roy	General Manager
2	RBI	Shri Siladitya Biswas	DGM
3	RBI	Shri Tapash Bhowmick	AGM
4	NABARD	Shri Biswajit Deb	AGM
5	NABARD	Shri Sreeram Iyer	AGM
6	SIDBI	Shri Sibi R	AGM
7	HUDCO	Shri Subhash Ghosh	AGM

(B) State & Central Govt. Officials:

SI No.	Organisation	Name	Designation
1	Government of Assam	Shri Jishnu Barua, IAS	Chief Secy, Government of Assam
2	Agriculture Dept., Govt. of Assam	Dr. Ashish Kumar Bhutani, IAS	Additional Chief Secretary & APC
3	Finance Dept., Govt. of Assam	Shri Samir Kumar Sinha, IAS	Principal Secretary, Finance
4	Finance Dept., Govt. of Assam	Shri Jayant Narlikar, IAS	Commissioner & Secretary, Finance
5	Finance Dept., Govt. of Assam	Shri Swapneel Paul, IAS	Deputy Secretary, Finance
6	Finance Dept., Govt. of Assam	Smt. Eva Deka	Director, Finance (IF)
7	Finance Dept., Govt. of Assam	Smt. Sumana Sharma	Banking Expert
8	Finance Dept., Govt. of Assam	Shri Pankaj	SRO
9	DBT PMU, Finance	Shri Debashish Goswami	T.L
10	Commissionerate of Industries & Commerce	Shri Antara P P Bhattacharjee	Deputy Director
11	PMFME-AIDC	Shri Dhrubajit Sarma	State Lead
12	MSME-DI GHY	Shri Subra Sankar Paul	Asst. Director
13	KVIC	Shri Balaul Mandal	Tech expert PMEGP
14	Agriculture	Shri Anant Gyani	Dir Agriculture
15	ASRLM	Shri Dipankar Boruah	SPM-FI
16	ASRLM	Dr. Himadri Konch	COO-Prog.
17	ASRLMS	Shri Krishna Baruah	SMD
18	CM Sectt & Revenue Dept.	Shri Bhaskar Pegu	Secretary
19	DAY-NULM	Ms. Panchami Choudhury	SMD
20	DAY-NULM	Shri Abdur Mukit Bin Rouf	State Project Manager
21	DAY-NULM	Shri Debashish K Baruah	State Project Manager
22	ASCI	Shri Nirod Chakrarty	Regional Head

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23	ASPIRC-AS-CPMS	Shri Shakeel R Swer	Sr.IT PM
24	DoAT	Shri Ashok Bhattacharjee	S.O
25	DoAT	Shri Tamajyoti Bora	ASA
26	DoHUA	Shri Nawab Alazhar ALI	Joint Secy
27	DoT, Assam LSA	Shri Naveen Thaduri	ADG (Rural - 1)
28	Fishery Dept.	Shri Ratul Sarma	N.O KCC
29	IT dept.	Ms. Nandita Dutta	Secretary
30	IT. Commissioner of Tax	Md. Shakeel Saadullah	Commissioner of Taxes
31	ITO, COT	Ms. Anjali Singh	ITO
32	MFN	Shri Haresh Wadhwa	Projecthead-AMFIRS
33	Secondary Education	Ms. Santana Chetia	Addl. Secretary
34	Transport & WMD Dept., GoA	Shri Jadav Saikia	Secretary
35	National Housing Bank	Shri Vivekananda Hembraul	Regional Manager
36	Oriental Insurance Company	Shri R.K.K Sinha	Sr. Div. Manager

(C) Banks:

Sl No.	Organisation	Name	Designation
1	ACAB	Shri Milan Chandan Das	DGM
2	AGVB	Shri D. Gangopadhyay	Chairman
3	Apex Bank	Shri Aatreyee Borthakur	Manager
4	Axis Bank	Shri Sumitava Ganguly	Head- Bharat Banking
5	Axis Bank	Shri Ripunjit Borah	CRDM & AVP
6	Bandhan Bank	Shri Naresh Agarw	Cluster Head
7	Bandhan Bank	Shri Biswajit Banerjee	BH
8	Bank of India	Shri Ramesh Kumar	DGM & ZM
9	BOB	Shri Madhab Nath	DRM
10	BOM	Shri Ajeet Kr. Choudhury	AGM
11	BOM	Shri Basant Naik	CM
12	Canara Bank	Shri A S Talukdar	Divisional Manager
13	Canara Bank	Shri Rakesh Nainwal	Circle Head
14	CBI	Shri V.K Srivastava	Zonal head
15	ESAF SFB	Shri Nirmaly	BH
16	Federal Bank	Shri Bhargab Jyoti Saikia	Executive Assistant to Regional Head
17	HDFC Bank	Shri Dipankar Talukdar	Cluster Head
18	HDFC Bank	Shri Premjit Konwar	Circular Head
19	ICICI Bank	Shri Dipan Dutta	Chief Manager
20	ICICI Bank	Shri Saumar Sonowal	Asst. General Manager
21	IDBI Bank	Shri Amarjyoti Kalita	AGM
22	IDFC Bank	Shri Arpita Kashyap	Manager
23	Indian Bank	Shri C.Goswami	Zonal Manager
24	IOB	Shri Subhojit Ghosh	AGM
25	IPPB	Shri Ansarul Hoque	Manager(Circle Ops)
26	Jana Small Finance Bank	Shri Krishnendu Majumdar	Regional Head
27	Karnataka Bank	Shri Samujjal Lashkar	Manager

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28	Kotak Mahindra Bank	Shri Anupam Sarma	BM
29	NESFB Bank	Smt Rupali Kalita	Managing Director
30	NESFB Bank	Shri B Deb Roy	Head MSME
31	PNB	Shri Bikramjit Shom	ZM
32	PNB	Shri S. Bhattacharjee	AGM
33	PSB	Shri Lalremthang Hmar	ZM
34	Reliance Jio	Shri Nazrul Islam	Manager
35	South Indian Bank	Shri Dain Matthew Thomas	Cluster Head-NE
36	UCO Bank	Shri Bappaditya Chatterjee	DGM
37	UCO Bank	Shri Jaydeep Choudhury	CM
38	Ujjivan SFB	Shri Kapil Ch. Nath	Area Manager
39	Union Bank of India	Shri Prabhat Kumar	Regional Head
40	Yes Bank	Smt Jonali Dekka	AVP

D) Convenor Bank:			
Sl No.	Organisation	Representative	Designation
1	SBI	Shri Ramesh R S	Chief General Manager, NE Circle
2	SBI	Smt. Suranjana Dutta	General Manager, (NW-I)
3	SBI	Shri Susanta Kumar Sahoo	DGM (SLBC)
4	SBI	Shri Prithwijit Das	DGM (SME)
5	SBI	Shri Bikas Ray	AGM (SLBC)
6	SBI	Shri Kishore Chandra Dash	AGM (FI)
7	SBI	Shri Pranab Sen	CM (SLBC)
8	SBI	Shri Rajat Kanta Das	CM (SLBC)
9	SBI	Ram Amal Mishra	CM (ABU)
10	SBI	Shri Laishram Khogen Singh	Manager (SLBC)
11	SBI	Shri Sanen Hasnu	DY. Manager (SLBC)
12	SBI	Shri Bhupen Borah	Dy. Manager (ABU)
13	SBI	Shri Himangsu Kalita	Customer Associate (SLBC)
14	NIC	Shri Jetumani Saharia	Technical Staff (SLBC)