

**MINUTES OF THE 66TH SLBC MEETING FOR QUARTER ENDED MARCH 2021
HELD ON 28TH JUNE, 2021 AT 12:00 NOON THROUGH VIDEO CONFERENCE.**

List of participants is at **Annexure I.**

The SLBC Meeting started with a brief welcome address by Shri. Girin Sarma, AGM, Regional Manager, SBI Imphal. He welcomed and thanked all the Government officials, bank representatives and stake holders for attending the meeting.

Shri Thangboi Lunkim, GM-NE II, LHO Guwahati gave the Key Note Address. In his Key Note Address, Shri Thangboi Lunkim highlighted the banks performance for the quarter ended March, 2021. As at the end of March, 2021, there are 22 Banks operating in the state of Manipur with a total of 214 branches in the state including 88 Rural Branches. The number of BC outlets increased by 37, i.e., 455 in March 2021 from 418 in December 2020 and the number of ATMs have increased by 13, i.e., 373 in March, 2021 from 360 in December 2020. The CD ratio of the banks as a whole in the State stands at 63% at the end of March, 2021, which is above the national average of 60%. The **Priority Sector Lending (PSL)** as a whole in the State stands at 32%, which is below the national bench mark of 40%. Banks were requested to improve their PSL portfolio to achieve the minimum benchmark level in the 1st quarter of next FY-2021-22. The **total Agriculture portfolio** of the State is Rs. 551.39 Crs. against the total advances of Rs. 8041.54 Crs. which is only 7 % of the total advances, and is much below the bench mark level of 18%. Though scope for agriculture is limited, banks were urged to go for allied activities, like fishery, piggery, diary and horticulture finance in co-ordination with NABARD and various line departments of Govt. of Manipur. In respect of **Annual Credit Plan 2020-21**, the Banks have achieved 63% of the Priority sector ACP target by the end of March, 2021 but in the sector wise achievement, it is only 37 % in Agriculture. To boost Agricultural sector, all the banks can finance KCC, animal husbandry and fishery under KCC saturation programme. Further, Banks with the co-ordination of line department and NABARD can get the proposals sanctioned under Agri Infrastructure Fund. Under **Pradhan Mantri Mudra Yojana (PMMY)** Scheme, the banks as a whole have sanctioned 70366 Nos. of Mudra loans with total outstanding amount of Rs.465.39 Crs. as at the end of March Quarter, 2021 with YoY growth of 17%. However, some of the private banks like AXIS, ICICI, INDUS-IND & YES Banks have not sanctioned a single Mudra loan since last FY-2019-20. These banks were requested to finance under the scheme to push up this flagship programme of Govt. of India.

Thereafter, the SLBC Nodal Officer, Shri H. H .Poumai, started with the presentation of the agenda which was circulated to all the members.

Agenda 1: Adoption of minutes of the 65th SLBC meeting held on 25/02/2021.

The Minutes was adopted unanimously by the House.

Agenda 2: Action Taken Report of the 65th SLBC meeting.

(i) Opening of RSETIs:

1. SMD/MSRLM placed the following information before the House:

- (a) Deputy Commissioner, Bishnupur has identified land within the campus of the New Mini Secretariat in consultation with Lead District Manager of Bishnupur District. PNB yet to initiate opening of the RSETI in Bishnupur District.

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- (b) Land allocation in Senapati has been completed.
 - (c) Land allocation in Imphal East is under process as per letter no. DC(IE)/9/3772011/122, dated 1st February, 2021 from the Deputy Commissioner. It is yet to be completed.
 - (d) Land allocation in Chandel District is under process as per letter no. DC(CDL)/4/RSETI/2012, dated 26th December, 2020 from the Deputy Commissioner. Temporary Building will be ready for possession within a week's time as informed by the Deputy Commissioner on 21st June, 2021. Concerned Lead Bank may initiate operation of the Centre.
 - (e) For Ukhrul District, land survey was done on 10th February, 2021 along with the Donor of the land, Shri Kuileng Rangui and others of Hunphun Village at about 3 km east of Ukhrul Mini Secretariat.
 - (f) DC/Imphal West and DC/Tamenglong have not furnished any update on the allocation of land.
2. PNB, in the meeting of the Sub-Committee on Review of Credit Disbursement, had informed the following:
- (a) For Kakching, the allotted building is being used as COVID Care Centre and hence, all activities have been kept on hold.
 - (b) For Tamenglong District, land has been allotted by the DC/Tamenglong. Work will be taken up for opening the Centre once the restrictions due to COVID-19 are eased.
3. GM/RBI suggested that given the importance of the RSETIs in imparting training, more focus needs to be given and that a Committee may be formed to specifically monitor the progress of opening of the RSETIs.
4. The following decisions were taken:
- (a) A Committee headed by ACS/RD&PR to be formed to monitor the progress of opening of RSETIs and shall consist of the concerned DCs, SMD/MSRLM, DIF, SLBC Convenor, SBI, PNB and representatives of RBI and any other Agency/Department as deemed necessary.
 - (b) All out efforts to be made by SBI and PNB to expedite the opening of the RSETIs so that they may be started by December, 2021.
- (ii) **PMEGP:**
- Out of the target of 2063 allotted for FY 2020-2021, 1840 accounts have been sanctioned which is 89% of the total target. However, the banks with "Nil" performance in the last quarter have not shown any improvement.

Agenda 3: Review of Deposit, Advances and CD Ratio.

The overall CD Ratio of all the banks in the State for the quarter ended March, 2021 is 62%, which is above the National Benchmark of 60%. However, looking at the bank-wise performance, there are 5(five) banks whose CD Ratio are below 40% and 10 banks which are between 40% and 60%.

The five banks with CD Ratio below 40% are YES Bank, MSCB, ICICI, CBI and Bank of Maharashtra – while ICICI, CBI and BOM's performance has gone down in the quarter

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under review, YES Bank and MSCB were included in the list of banks with CD ratio below 40% in the last quarter, too.

Since Low CD Ratio is an indication of the bank giving less credit/advances, all the banks with performance below the national benchmark of 60% were urged to improve their performance during this financial year and also to look into the reasons for the low CD Ratio.

Agenda 4: Review of Credit Disbursement:

(a) **ACP performance during the year:**

The Sector-wise summary under ACP for the March, 2021 Quarter is as follows:

(Amount in crores)

Sector	Target	Achieved	Achievement %
Agri Sector	660.75	242.20	37%
MSME	546.45	611.87	112%
Other Priority Sector	430.40	175.71	41%
Total Priority	1637.60	1029.78	63%
Non Priority	539.30	1039.70	193%
Grand Total	2176.90	2069.48	95%

The Chairman observed that there has been improvement in the overall performance over the previous Quarter, especially in the MSME Sector which has achieved more than the allotted target and was appreciated. However, achievement in the Priority and Non-Priority Sectors need to be proportionate and the banks still need to rev up their performance in the Priority Sector, especially in the Agriculture Sector so that there is visible improvement in the next Quarter. Further, as highlighted by the GM-NE II, LHO Guwahati, banks were urged to also go for financing of allied activities like Fishery, Piggery, Dairy and Horticulture in co-ordination with NABARD and the concerned line departments of State Government.

(b) **Priority Sector lending:**

The Chairman requested all the Banks to focus on improving their performance in the Priority Sector so that there is visible improvement in the next Quarter.

(c) **PMEGP:**

Out of a target of 2063 nos. allotted for FY 2020-2021, 1840 accounts have been sanctioned which is 89% of the total target. In the Sub Committee meeting for review of Credit Disbursement, the JD/C&I had pointed out that the figures presented by the Convener Bank were not tallying with that indicated in the KVIC Portal.

The achievement figure of PMEGP as per the KVIC Portal is enclosed as **Annexure II**.

(d) **Fishery Loan:**

As on 31.03.2021, the total number of fishery loans sanctioned was 513 amounting to Rs 1,113.50 lakh. The matter was discussed during the SLBC Sub-Committee on Review of Credit Disbursement/ Financial Performance of Banks for the Quarter ended March, 2021 and it was observed that out of the target of 2871 beneficiaries, the no. of applications received was only 1281, and

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out of the 1281 applications, 513 have been sanctioned. Fisheries department and Banks were advised to coordinate with each other for sanction of the loans, wherever possible and also to rectify minor errors in applications, if any. Fisheries Department was further advised to take up necessary action so that more fish farmers are made aware of the possibility of availing fishery loans and the target is achieved.

The Director/Fisheries apprised the House as per information received from the SLBC Convenor, Manipur, the matter regarding fishery loan is closed and a new scheme namely, Kishan Credit Card (KCC) is being taken up in place of the former loan scheme. Accordingly, the Department of Fisheries, Government of Manipur have taken up the Kishan Credit Card (KCC) scheme under the instruction of the concerned Ministry where a total of 585 applicants have applied and their applications have been forwarded to the banks for taking up the matter along with the allocation of the banks.

Agenda 5: Opening of Bank Branches at Unbanked Blocks, Unbanked Urban Local Bodies, and CBS-enabled banking outlets at the Unbanked Rural Centres.

I. Opening of Bank Branches at Unbanked Blocks

The Chairman advised all the banks to take necessary action to open the bank branches as discussed in the SLBC Sub-Committee on Unbanked Blocks.

II. Opening of Bank Branches at Unbanked towns/ULBs in Manipur

1. Kakching Khunou Municipal Council (Canara Bank)
2. Kwakta Municipal Council (Bank of Maharashtra)
3. Shikhong Sekmai Municipal Council (IndusInd Bank)
4. Samurou Nagar Panchayat (Union Bank of India)
5. Thongkhong Laxmi Nagar Panchayat (PNB)
6. Lilong (IW) Nagar Panchayat (PNB)
7. Andro Nagar Panchayat (Canara Bank)
8. Lamshang Nagar Panchayat (Indian Bank)
9. Oinam Nagar Panchayat (Bank of India)

In r/o Kwakta, Bank of Maharashtra informed that they have submitted their Survey Report along with recommendation to the Head Office on 24th February, 2021. However, no response has been received so far inspite of their following up. The Chairman requested RBI to follow up with the Head Office for early approval of opening the branch at Kwakta.

For the remaining 8(eight) branches, the Chairman advised all the banks to take necessary action to open the bank branches as discussed in the SLBC Sub-Committee on Unbanked Blocks.

Agenda 6: 100% Digitalization of Kakching District.

The status as on 31.03.2021 is given below:

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(i) **Digital Coverage for Individuals (Savings Accounts).**

Total no. of eligible Operative SB Accounts.	Total no. of eligible Operative SB Accounts covered digital coverage with atleast one of the facilities –Debit/RuPay cards/ Net Banking/ Mobile Banking	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts
91866	91116	99.18%

(ii) **Digital Coverage for Business (Currents Accounts).**

Total no. of eligible Operative SB Accounts.	Total no. of eligible Operative Current Accounts covered digital coverage with atleast one of the facilities –Debit/RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/AEPS etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts
2898	2829	97.62%

GM/RBI apprised the House that in r/o Savings Accounts, Kakching District may be considered to be almost 100% digitalized as opening of bank accounts is a continuous process, and the achievement of 99.18% is way above the National Average. However, in r/o Current Accounts, some of the banks like Axis Bank need to increase its digital coverage.

Agenda 7: Make in Manipur

No. of NPA Accounts	NPA Amount	Nos. of Outstanding Accounts	Outstanding Amount
3004	52.90	10457	21.09 crores

Agenda 8: Recovery Act of Manipur 2003-Bakijai cases how to implement in Manipur.

Director/Institutional Finance informed the House that Law Department has requested that the Rules be re-framed in accordance with the Act. Accordingly, the Rules are being framed afresh and is almost ready, after which it will be sent to Law Department again.

Agenda 9: NPA

The Nodal Officer, SLBC apprised the House that the status of NPA in r/o Government sponsored schemes is as follows:

(a) Govt. Sponsored Schemes NPA

(Amt. in crores)

Schemes	Total O/S	Total NPA	% of NPA
MUDRA	465.39	93.65	20.12
PMEGP	142.25	47.48	33.38
NRLM	11.77	0.43	3.65
NULM	7.73	0.15	1.94
SHG	22.61	0.81	3.58
SUI	26.56	4.03	15.17
Total	676.31	146.55	21.67

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(b) Priority Sector NPA*(Amt. in crores)*

Schemes	Total O/S	Total NPA	% of NPA
Agriculture	551.39	129.67	23.52
MSME	1293.32	199.76	15.44
Others	743.51	18.15	2.44
Total	2588.22	347.58	13.43

As per discussion in the meeting of the Sub-Committee meeting for Review of Credit Disbursement, the earlier decision of the SLBC in 2016 for formation of the District Recovery Cell was placed before the House. It was decided that the earlier decision may be re-visited; in the meantime, the Banks may continue to follow the process of recovery of bad loans which are usually followed by the Banks and assistance from the District Administration may be sought, wherever required.

Agenda 10: PM SVanidhi Yojana, PMAY (U)

The House was apprised that Manipur is doing very well in the implementation of PM SVanidhi Yojana and it is one of the best performing States in the country. The Chairman congratulated all the Banks for the effort and successful implementation of the scheme in Manipur and urged the Banks to continue with the good work.

The Director/MAHUD apprised the House of the status, which is indicated below:

Sl	Description	Number
1	Letter of Recommendation (LoR) Application Received:	19,942
2	LoR Application Approved:	17,698
3	LoR Application Rejected:	868
4	LoR Application Pending:	1,376
5	Loan Application Received:	16,182
6	Loan Sanctioned:	8,176
7	Loan Disbursed:	6,113
8	LoR Application Received for Hill District:	530
9	LoR Application Approved for Hill District:	449
10	LoR Application Rejected for Hill District:	5
11	LoR Application Pending for Hill District:	76
12	Loan Application Received for Hill District:	201
13	Loan Sanctioned for Hill District:	121
14	Loan Disbursed for Hill District:	6
15	Eligible Street Vendor for 2 nd Tranche:	19
16	Total Sanctioned Amount:	8.17 Cr
17	Total Disbursed Amount:	6.11 Cr
18	No. of Street Vendors accepting Digital Payment:	5,474
19	Total Cashback paid to Street Vendors	Rs. 2,200
20	Total interest subsidy paid:	0.02 Cr

Agenda 11: CLSS component of PMAY (U)

Director/MAHUD apprised the House that as per the initial demand survey, a total of 11612 nos. of applicants have applied for the loan under the Credit Linked Subsidy Scheme (CLSS) under PMAY (Urban). The State Mission Directorate, in coordination

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with ULBS, has started conducting revised demand survey of applicants before the onset of the COVID-19 pandemic and made a considerable amount of progress. However, the progress was hampered due to various restrictions imposed as a result of the pandemic. A total of 1173 applicants have either surrendered their applications or benefitted in other components of the Scheme. The total number of applicants now stands at 10439. During this time, the total no. of loan sanctioned to applicants of CLSS has increased from 177 in March 2021 to 201 in June, 2021 as per PMAY MIS record. The process of revision of demand survey which was started earlier will be resumed as soon as the State lifts the various restrictions imposed due to COVID-19.

Agenda 12: Miscellaneous Agenda

- i. Settlement of pending claims of Rs. 40 lakhs pertaining to reimbursement of training expenses of RSETI Churachandpur – SMD/MSRLM apprised the House that Rs 8.21 lakh has been sanctioned by the Ministry and is under process for release by Finance Department.
- ii. Bank wise allocation for PM FME Scheme, under Ministry of Food Processing Industries, Govt. Of India – the House approved the allocation.
- iii. ACP Target approval for FY 2021-22 – The House approved the targets as uploaded in the SLBC Portal.
- iv. Bank Credit Linkage Target for the year 2021-22:
The following Bank Credit Linkage Target for SHGs for the year 2021-22 under MSRLM was placed before the House for approval:

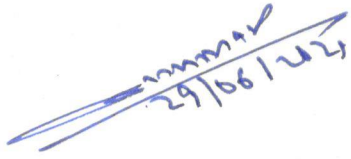
Table-1: Manipur Bank Wise Credit Target 2021-2022 (Amount in Lakhs)					
Sl. No.	Bank Name	Fresh Accounts	Renewal Accounts	Total	Disbursement Target Amount
1	State Bank of India	120	30	150	200
2	Punjab National Bank	115	15	130	150
3	Manipur Rural Bank	380	300	680	1060
4	UCO Bank	65	15	80	112
5	Bank of Baroda	75	35	110	150
6	Manipur State Cooperative Bank	100	15	115	132.5
7	Bank of India	45	15	60	80
8	Indian Overseas Bank	15	10	25	37.5
9	Indian Bank	15	0	15	15
10	Canara Bank	40	0	40	40
11	Central Bank of India	30	0	30	30
12	Punjab & Sind Bank	15	0	15	15
13	North East Small Finance Bank	50	0	50	50
	Grand Total	1065	435	1500	2072

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Table-2: Manipur District wise credit target 2021-22(Amount in Lakhs)					
Sl. No	Name of District	Fresh Accounts	Renewal Accounts	Total	Disbursement Target
1	Imphal East	405	325	730	1142
2	Imphal West	125	0	125	125
3	Tengnoupal	95	110	205	365
4	Thoubal	150	0	150	150
5	Churachandpur	160	0	160	160
6	Pherzawl	20	0	20	20
7	Kakching	70	0	70	70
8	Jiribam	40	0	40	40
	Total	1065	435	1500	2072

SMD/MSRLM apprised the House that the above targets are as per approval of the Ministry. The House unanimously approved the target.

The meeting ended with a vote of thanks from Shri Susanta Sahoo, DGM SLBC, LHO Guwahati.


(Dr. Rajesh Kumar)
 Chief Secretary
 Government of Manipur

ANNEXURE I**66th SLBC Meeting on 28th June, 2021 - List of Participants****Participants attended offline**

1	Dr. Rajesh Kumar, Chief Secretary, Govt. of Manipur
2	Anna Arambam, Director, Institutional Finance, Govt. of Manipur
3	Girindra Sharma, AGM, RBO Imphal/ SLBC Convenor, Manipur
4	H.H. Poumai, Nodal Officer, SLBC, Manipur

Participants attended online

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PMEGP Scheme in Manipur
Bank Wise Achievement for the year 2020-21
 (Source : KVIC Portal)

Sl. No.	Bank	Target		Achievement		%achievement project
		Project (No.)	Margin Money (Rs. in lakh)	Project (No.)	Margin Money (Rs. in lakh)	
1	BANDHAN BANK LTD	35	87.5	0	0	0
2	BANK OF MAHARASHTRA	13	32.5	0	0	0
3	DENA BANK	0	0	0	0	0
4	ICICI BANK LIMITED	110	275	0	0	0
5	INDUSIND BANK	37	92.5	0	0	0
6	MANIPUR RURAL BANK	0	0	0	0	0
7	MANIPUR STATE COOPERATIVE BANK LTD	0	0	0	0	0
8	UNITED BANK OF INDIA	219	547.5	0	0	0
9	YES BANK	13	32.5	0	0	0
10	VIJAYA BANK	0	0	1	3.5	0
11	HDFC BANK	97	242.5	5	35.35	0.051546
12	PUNJAB AND SIND BANK	60	150	15	60.71	0.25
13	INDIAN BANK	13	32.5	4	5.76	0.307692
14	SYNDICATE BANK	13	32.5	7	21.47	0.538462
15	UCO BANK	158	295	86	95.36	0.544304
16	ALLAHABAD BANK	49	122.5	33	85.58	0.673469
17	IDBI BANK	24	60	17	33.4	0.708333
18	UNION BANK OF INDIA	13	32.5	10	22.16	0.769231
19	CENTRAL BANK OF INDIA	98	245	81	186.58	0.826531
20	STATE BANK OF INDIA	542	1355	450	443.51	0.830258
21	BANK OF INDIA	49	122.5	45	132.54	0.918367
22	CANARA BANK	61	152.5	63	157.13	1.032787

23	BANK OF BARODA	193	482.5	245	1217.4	1.26943
24	AXIS BANK LTD	133	332.5	228	1526.1	1.714286
25	INDIAN OVERSEAS BANK	37	92.5	119	812.52	3.216216
26	PUNJAB NATIONAL BANK	60	150	218	530.22	3.633333
27	NORTH EAST SMALL FINANCE BANK LIMITED	36	90	203	1716	5.638889
	Total	2063	5157.5	1830	7085.2	0.887058

PMEGP Scheme in Manipur
District Wise Achievement for the year 2020-21

(Source : KVIC Portal)

Sl. No.	District	Target		Achievement		% achievement
		Project (No.)	Margin Money (Rs. in lakh)	Project (No.)	Margin Money (Rs. in lakh)	
1	Tamenglong	104	260	51	62.62	0.490385
2	Chandel	165	412.5	91	135.52	0.551515
3	Ukhrul	122	305	72	125.2	0.590164
4	Churachandpur	216	540	147	248.51	0.680556
5	Bishnupur	151	377.5	117	186.1	0.774834
6	Senapati	316	789.7	254	521.37	0.803797
7	Thoubal	264	660	241	995.65	0.912879
8	Imphal West	434	1089	448	2541.13	1.032258
9	Imphal East	291	727.5	409	2269.13	1.405498
	Total	2063	5157.5	1830	7085.2	0.887058

PMEGP Scheme in Manipur
Agency Wise Achievement for the year 2020-21

(Source : KVIC Portal)

Sl. No.	District	Target		Achievement		
		Project (No.)	Margin Money (Rs. in lakh)	Project (No.)	Margin Money (Rs. in lakh)	
1	KVIC	619	1547.5	294	920.23	0.47496
2	KVIB	619	1547.5	602	2973.21	0.972536
3	DIC	825	2062.5	934	3191.16	1.132121
	Total	2063	5157.5	1830	7085.2	