

MINUTES OF THE 68th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED SEPTEMBER 2021 HELD ON 20th DECEMBER 2021 AT 3.30 PM AT THE CONFERENCE HALL OF THE SOUTH BLOCK SECRETARIAT, MANIPUR.

Dr. Rajesh Kumar, IAS, Chief Secretary, Government of Manipur, chaired the 68th SLBC meeting for the quarter ended September 2021. Shri. Hubert S.Z. Khobung, Co-ordinator SLBC presented the agenda items for discussion/deliberations of the House.

List of participants is at **Annexure**.

Agenda no. 1: Adoption of the minutes of the 67th SLBC meeting held on 28th September 2021.

The minutes of the 67th SLBC meeting was unanimously adopted by the house.

Agenda no. 2: Review of Action taken Report of the 67th SLBC Meeting for June 2021 Quarter.

(i) Opening of RSETIs:

Kakching District: Punjab National Bank informed the House that the RSETI was ready for inauguration. Accordingly, MSRLM was advised to put up the proposal for inauguration of the RSETI.

Bishnupur District: Punjab National Bank informed that as the earlier allotted building was not found suitable, a new building is being identified. PNB was advised to hasten the process and to take assistance of the District Administration so that it can be ready by 26th of December 2021.

Senapati District: Land allocation in Senapati District is completed. A building has also been identified for the temporary functioning of the RSETI. State Bank of India informed that the allotted building is not suitable for functioning of the RSETI as it would require massive civil work and requested the administration to hand over a building in a ready condition to start functioning. The bank informed that the process of appointing the Director/ Staff is under process. The Chairman advised DC/Senapati to assist in identifying a suitable location at the earliest so that it can be ready by 26th of December 2021.

Imphal East District: Land for the permanent site and building for the temporary functioning of the RSETI has not been identified. The Deputy Commissioner/IE was advised to identify land for the permanent site and also the building for temporary functioning of the RSETI within this week.

Chandel District: State Bank of India informed that the temporary building allotted would require massive renovation expenses and

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requested the District Administration to identify an alternate building. No representative from the District Administration was present in the meeting. The Bank was advised to take up the matter with the Deputy Commissioner/Chandel and MSRLM for identification of a suitable building for the RSETI within this week.

Ukhrul District: Land for the permanent site has already been identified. State Bank of India informed that their Corporate Office still have reservations about the allotment as they are not the Lead Bank of the District. Director, Institutional Finance informed that the decision to allot the RSETI to SBI was taken long time back and SBI was advised to inform their Corporate Office about the decision of the SLBC. The Chairman reiterated the decision of the SLBC. Further, MSRLM was advised to take up the matter directly with MoRD, Government of India regarding setting up of the RSETI at Ukhrul.

Imphal West District: State Bank of India informed that the building for temporary functioning of the RSETI has already been allotted by the District Administration. The appointment of the Director and other staff are in process. MSRLM and SBI were advised to get the RSETI ready for inauguration by 26th December 2021.

Tamenglong District: Punjab National Bank informed steps are being taken to ensure the RSETI is operationalised within December 2021. The Bank informed that the appointment of the Director and other staff are under process. The Chairman advised PNB to get the RSETI ready for inauguration by 26th December 2021.

(Action: Allotted banks/ MSRLM and Deputy Commissioners of the Districts)

Agenda no 3: Review of Deposits, Advances and CD Ratio:

The Convenor Bank informed the House that the CD ratio at the end of the September 2021 Quarter for the State stood at 69 % which is above the national bench mark of 60%. The bank-wise CD ratio was reviewed.

All banks with CD ratio below 40 % were advised by the Chairman to improve their performance by the next quarter. Further, banks with CD ratio below 60% were also advised to achieve the national benchmark of 60%.

(Action: All Banks)

Agenda 4: Review of Credit Disbursement:

The House reviewed the overall ACP Achievement including the sector-wise achievement during the quarter. The Priority Sector ACP achievement for the quarter was at 26 % while the overall ACP achievement was 50 %.

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The House observed that the achievement under priority sector ACP was below the desired levels, and that it was especially poor in the Agriculture Sector. The Chairman viewed with concern the persistent poor performance in this Sector and urged the banks to improve their performance in this sector.

Bank of Maharashtra, Punjab & Sind Bank, Union Bank of India, IndusInd Bank and YES Bank have been categorically advised to step up their performance in this sector. All banks in general and the aforementioned banks were advised to step up their performance and achieve proportionate ACP targets on a month-to-month basis.

On the issue of low credit off-take, particularly in the Priority Sector, GM-OIC/RBI spoke about the RBI policy measures and asked the banks to take advantage of these policy measures to improve their PS Lending performance.

(Action: All Banks)

In order to seriously monitor performance in the Priority Sector Lending in general and Agriculture Sector in particular, the Chairman advised Shri H. Gyan Prakash, IAS, Commissioner, Government of Manipur to constitute a Committee consisting of representatives of Finance Department and concerned Departments, RBI and NABARD along with SLBC Convener and concerned banks to periodically conduct review meetings to strategize the performance in this Sector.

Agenda 5: Review of Financial Inclusion initiatives, Expansion of Banking Network, Financial Literacy, Social Security Schemes and Digitisation.

(a) Roadmap for providing banking services-villages with population below 2000:

The Convenor Bank apprised the House that since the last Sub-Committee meeting held on 01.12.2021, there are 95 villages which are still to be covered under any provision (banking outlet/CSP).

The District-wise distribution of these 95 villages is as follows:

Sl. No.	Name of District	No. of Uncovered Villages
1	Pherzawl	26
2	Kamjong	22
3	Chandel	44
4	Tengnoupal	3
Total		95

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The bank wise position is as under:

Sl. No.	Name of Bank	No. of Uncovered Villages
1	State Bank of India	34
2	Central Bank of India	1
3	Punjab National Bank	2
4	UCO Bank	5
5	HDFC Bank	26
6	ICICI Bank	26
7	Manipur Rural Bank	1
Total		95

All Banks were advised to cover the allotted villages by 10th of January, 2022.

(Action: All allotted Banks)

(b) DFS inadequately Uncovered villages:

HDFC Bank and ICICI Bank informed that the villages - Mongken and Maomual respectively have been covered by their BC/CSP outlets. The banks were advised to update in the Jan Dhan Darshak App of DFS and report the updated status within a week.

(Action: HDFC and ICICI)

(c) Status of Financial Literacy Camps (FLCs):

The Convenor Bank informed that 29 FLCs were conducted by various banks during the year. As a part of the Action Taken Report of the last SLBC for June 2021, RBI has also written to all banks to ensure that at least 1 FLC is held in a month by rural branches of banks. Accordingly, all the banks were advised to ensure compliance.

(Action: All Banks)

(d) Setting up of CFLs:

All Eleven (11) CFLs under the DEA Fund of the RBI have been launched in 11 blocks across 11 districts of the State. The CFLs will augment the financial literacy initiatives of banks in these Blocks.

Agenda 6: Aspirational District (AD) Programme:

Chandel District has been identified as the Aspirational District in the State. The performance under the various banking parameters were reviewed by the House. The performance of the District was far from satisfactory. The House advised the LDM to coordinate with the District Administration and initiate joint drives to improve the performance, and also to share data with the DC/Chandel as discussed in earlier meetings.

(Action: DC Chandel/LDM/All Banks)

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Agenda 7: Opening of Bank Branches in Unbanked Blocks & Unbanked Urban Local Bodies

The Convenor Bank informed the House that the agenda item was extensively discussed in the meeting of the Sub-Committee on Unbanked Blocks, Unbanked Urban Local Bodies, etc., held under the chairmanship of the Chief Secretary on 1st December 2021. The Chairman advised all the banks to take necessary action to open the bank branches as discussed in the Sub-Committee meeting.

With regards to resolution in the Sub Committee meeting on 1st December 2021 to open an SBI Branch at Paomata by relocation of their Tadubi Branch, the matter was reviewed again and it was resolved that the matter be placed for discussion at the upcoming District Level Coordination Committee (DCC) of the District.

(Action: DC Senapati /LDM Senapati)

The House was also apprised that an application was received from Pherzawl District Development Committee for allotment of SBI instead of HDFC in Pherzawl District. The matter was discussed and it was decided not to change the earlier allotment which was done in 2013, as changing it at this juncture would not be prudent. The Chairman advised HDFC to expedite opening of the bank branch so as to make it functional by the targeted date.

(Action: HDFC Bank)

Agenda 8: 100 % Digitalisation of Kakching District & Noney District.

SLBC Convenor informed the House that Kakching District is practically 100% digitalized.

Noney District is 75.94 % and 51.38 % digitalised in Savings bank and Current Account respectively, and the House was informed that Review meetings are held regularly under the chairmanship of RBI.

It was agreed to remove Kakching District from the Agenda from the next SLBC Meeting onwards, and to include only Noney District. However, efforts should be continued in Kakching District by all the banks operating in the District. Further, complete digitalization of Noney District should be targeted by March, 2022.

(Action: All banks operating in the district of Kakching and Noney)

Agenda 9: Inclusion of Financial Education in School Curriculum

The House was informed that Education Department has included Financial Education in the books of Class 6 to 10, and that printing of the books is under process. Since this has been completed, it was agreed to exclude it from the Agenda from the next SLBC meeting onwards.

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Agenda 10: Make in Manipur Scheme (Lemon Grass)

Punjab National Bank apprised the House that 454 accounts amounting to Rs 2.39 crores sanctioned to lemon grass farmers under Make in Manipur Scheme have become NPA. The bank further informed that waiving off of the loans cannot be considered by the Controlling Office as around 60 % of the disbursed amount was directly credited to the account of the Implementing Agency (MFICL) for supply of saplings to the farmers and sought a status report of the same.

The Chairman advised the Department of Trade, Commerce and Industries to look into the matter and submit a status report.

(Action: PNB and Secretary, Commerce & Industry)

Agenda 11: Loans under Government sponsored schemes

The House reviewed the performance of Government sponsored schemes under PMEGP, PMMY, DAY- NULM, DAY-NRLM, SHG and PM SVANidhi.

The Chairman instructed the Nodal Agencies to review the performance under the various GSS and conduct periodic review meetings with the implementing banks so as to improve co-ordination among the stake holders for efficient implementation of the schemes.

Convenor Bank informed that a request has been received from MUDA for camps about disbursement under PMSVANidhi. Instructions will be issued shortly.

(Action: All implementing Banks/Agencies)

Agenda 12: Recovery Act of Manipur 2003 – Bakijai cases how to implement in Manipur

Convenor Bank informed that the draft Rules have been communicated to their Legal Cell at Head office. The Chairman advised SBI to pursue the matter so that a reply is obtained at the earliest.

(Action: SLBC Convenor)

Agenda 13: CLSS component of PMAY (U)

The Commissioner (MAHUD) apprised the House that a total of 10,250 applications have been received so far. However, the total no. of loan sanctioned under CLSS in Manipur is 201 as per the MIS Report. The process of Demand Survey is in progress and will target completion by 10.01.2022. It was also informed that the Department does not have data of the loans sanctioned and further, some of the banks were not fully aware of the processes under the Scheme. Commissioner (MAHUD) was requested to take up training programmes/workshops, modalities of which may be worked out with the SLBC Convener.

(Action: MAHUD/SLBC Convener)

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Agenda 14: SRLM pending claims

State Bank of India informed the House that an amount of Rs. 52.43 Lakhs pertaining to reimbursement of training expenses to RSETI Churachandpur is pending for a long period. The Chairman advised SMD/MSRLM to follow up with Finance Department and resolve the matter at the earliest.

(Action: SS/Finance and SMD/MSRLM)

Agenda 15: Miscellaneous Agenda

(i) **Conduct of DCC/DLRC Meetings in time.**

Deputy Commissioners and Lead District Managers were advised to conduct pending DCC/DLRC meetings for September 2021 Quarter latest by 10th January 2022.

(ii) **The House approved the SLBC and DCC Calendar for the CY 2022-23 as under:**

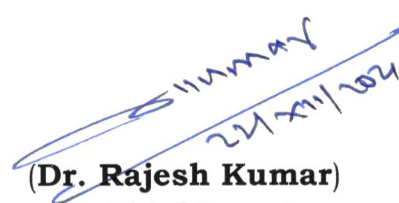
A. SLBC Calendar

Quarter	Deadline for uploading data by banks in SLBC Portal	Reminder regarding submission of data by banks to SLBC	Date for sending invitation/ background papers to stake holders	Tentative date for holding SLBC meeting
DEC 2021	15/02/2022	10/02/2022	23/02/2022	10/03/2022
MAR 2022	15/05/2022	10/05/2022	29/05/2022	14/06/2022
JUNE 2022	10/08/2022	05/08/2022	23/08/2022	07/09/2022
SEP 2022	10/12/2022	25/11/2022	27/11/2022	13/12/2022

B. DCC Calendar

Quarter	Tentative Date for DCC/DLRC
DEC 2021	Second week of February, 2022
MAR 2022	Second week of May, 2022
JUNE 2022	Second week of August, 2022
SEP 2022	Second week of November, 2022

The meeting ended with a vote of thanks by Shri S.K. Sahoo, DGM (SLBC), SBI, NE Circle.


(Dr. Rajesh Kumar)
Chief Secretary
Government of Manipur

ANNEXURE

LIST S OF INVITEES PRESENT IN THE 68th SLBC MEETING FOR THE QUARTER ENDED SEPTEMBER, 2021 HELD ON THE 20.12.2021, MONDAY AT THE CONFERENCE HALL OF MANIPUR SECRETARIAT.

A. State & Central Govt. Officials

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Rajesh Kumar, IAS	Chief Secretary, Govt. of Manipur	N.A
2	Anna Arambam, IAS	Director/IF	N.A
3	P Vaiphei, IAS	Addl Chief Secretary	N.A
4	L Jogendra Singh, MFS	AD/Insttutional Finance	9774373128
5	E Priyokumar Singh, IPS	IGP (AP/Ops)	9612474672
6	H Balkrisna Singh, MCS	Director Fisheries, Manipur	9612811923
7	Kengoo Zuringla, IAS	Addl. Secy/SMD, MSRLM	8132048126
8	Kh. Dilip Singh	Jt. Dir/TCI	9436021224
9	A.S.S Dewan	Director, KVIC , Imphal	9435018854
10	Saluddhin	Asst. Director, KVIC, Imphal	9451542716
11	P Lenin Singh, MCS	ADC, Imphal East	8974140848
12	M Joy Singh, IAS	Commissioner (MAHUD/Agri)	8974459923
13	Zosanglur Joute, MCS	AC/Churchandpur	9612168243
14	Reikkimdaar Khaling, MCS	SDO/SDM, Champhai	9612654014
15	Ch. Shachi, MCS	ADC, Pherzawl	9436028494
16	Sharath Arroju, IAS	Staff Officer to Chief Secretary	N.A
17	Michael Achom, IRS	Secretary (Trade, Commerce & Industries)	8399882392
18	N Kheda Varta Singh, IRS	Secretary (Revenue)	9830797775
19	H Gyan Prakash, IAS	SS/Home	N.A
20	A. Adahrui Maheo, MCS	ADC/Kakching	9077184083
21	Ng. Jogendra Khumancha, MCS	ADC, Imphal West	8730919121

B. RBI & NABARD

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Mary Gwite	GM, RBI	N.A
2	Achan Sharon	AGM, RBI	7506922003
3	D Simte	P&SO, RBI Imphal	7710022860

C. COMMERCIAL BANKS, RRBs, CO-OPERATIVE BANKs AND OTHER FINANCIAL PUBLIC SECTOR INSTITUTION'S OFFICIALS

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Samarendu Samal	Chairman, MRB	7044080613
2	Bidyarani Ayekpam	MD/MSCB Ltd.	8416073822
3	Deepak Kumar	CBI & Sr. Manger	9110074458
4	Thangboi Gangte	A.M (IDBI)	8575230740
5	Dharmendra Narzary	BDM/INDUSIND	9854759826
6	Ngangaom Tennyson Singh	BDM/INDUIND	9366968895
7	N. Khanam	BOI	6002558260
8	G. Ching hoih niang	BOM	9833348031
9	N Michael Singh	NESFB	9612411477
10	Rajen Wahengbam	HDFC Bank Ltd.	8472825169
11	S S Aimol	PNB, Dy. Circle Head	8414829417
12	David Khangambam	DA, SIDBI	7005504629
13	K.S.J Gangte	CM, ICICI Bank	8730002512
14	N Timothy	CM & BH, UCO Bank, Imphal	7085795614

15	N Joyshankar	Canara Bank	9612255610
16	Sapam Pheshan Singh	Canara Bank	8837407337
17	O Shyamananda Singh	MSCB Ltd.	9863171187
18	Sandeepan Bhattacharjee	AXISBank Ltd.	8486038043
19	W.K Mashangva	Sr. Manager, Indian Bank	7872252230
20	Bikram Kshetrimayum	Bandhan Bank	9774175788
21	P Nareshkumar	MRB	8794627025
22	L Anandapriya Sharma	YES Bank	8259849634
23	Chirom Amarjeet	BOB, Senior Manager	9615429807
24	N Gopeshwor Singh	HDFC Bank, AVP	8974805384
25	Y Ibochou Singh	LDM, PNB	7005270481
26	Waikhom Birendra Singh	LDM, PNB,	7085055792
27	Dinachandra Irengbam	B.M, Union Bank	8837369089
28	Lamkhogin Hangshing	Asst. Mgr. IOB	9366669131
29	Ch Premkumar Singh	Sr. Manager, IOB	8638585943
30	Seiminlen Lupheng	P&SB, Imphal	9366193089
31	G Sajan Singh	P&SB, Imphal	7005432853

D. CONVENOR BANK OFFICERS

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Susanta Kumar Sahoo	DGM, SLBC, L.H.O Guwahati	N.A
2	Girindra Sarma	AGM, RBO Imphal, Convenor SLBC	9435734880
3	Hubert S Z Khobung	Coordinator, SLBC	8974038446
4	H.H Poumai	LDM, Imphal West	8794731771
5	H Haukhanpau	LDM, Churachandpur	9436164490
6	L.S Peter Mao	LDM, Senapati	8374846287
7	Haojakhup Kipgen	LDM, Kangpokpi	9051610858
8	Thuamza Tunlut	LDM, Thoubal	9862899675
9	A Altias	LDM, Chandel & Kakching	7005389821
10	T Lianminthang	SBI, RSETI, Churachandpur	9485239046
11	Paul Gangte	Dy. Manager, SBI, LBO Imphal West	9402951169