

MINUTES OF THE 69th SLBC MEETING FOR THE QUARTER ENDED DECEMBER 2021 HELD ON 5th April 2022 12.00 P.M. AT THE CONFERENCE HALL OF THE SOUTH BLOCK SECRETARIAT.

Dr. Rajesh Kumar, IAS, Chief Secretary, Government of Manipur, chaired the 69th SLBC meeting for the quarter ended December 2021. Shri Girindra Sarma, AGM SBI & Convenor SLBC welcomed and thanked all the participants for attending the meeting. Thereafter, Shri. Hubert S.Z. Khobung, coordinator SLBC presented the agenda items for discussion/deliberations of the house.

(List of participants in **Annexure**)

Agenda no. 1: Adoption of the minutes of the 68th SLBC meeting held on 20th December 2021.

Secretary (Revenue), Government of Manipur submitted that during the meeting of SLBC held on 20/12/2021, the matter regarding acceptance of "Property Cards" issued under SVAMITVA Scheme for purpose of availing loan was discussed and it was decided to request Banks to accept them. He had further stated that the word 'Property Card' has already been inserted in the MLR & LR Rules, 1961 thereby giving legal validity. However, it has not been recorded in the Minutes.

The House agreed to include it in the Miscellaneous Agenda of the 68th SLBC meeting held on 20th December 2021.

With the above modification, the minutes of the 68th SLBC meeting was unanimously adopted by the House.

Agenda no. 2: Review of Action taken Report of the 68th SLBC Meeting for September 2021 Quarter.

Opening of RSETIs in Manipur

Kakching District:

Punjab National Bank informed the House that the RSETI has become operational. Inaugural batch training commenced on 10th February 2022, and presently the 2nd Batch training is in progress. The House appreciated the efforts of the Bank and congratulated the Bank.

Bishnupur District:

Punjab National Bank informed the House that the approval of the Board has been received for opening of the RSETI in the District. The Bank further informed that a temporary building has been identified and work is in progress to operationalise the RSETI tentatively by 30th April 2022. Permanent site has also been identified but not yet handed over to the Bank. The Chairman advised the Bank, MSRLM and the District Administration to expedite the entire process and ensure that the RSETI is operationalised by 30th April 2022.

(Action: DC/Bishnupur, SMD/MSRLM, PNB)

Imphal East District:

Punjab National Bank informed the House that the approval of the Board has been received for opening of the RSETI in the District. The Bank further informed that a temporary building in DIC campus has been identified and work is in progress to operationalise the RSETI at the temporary premises by 30th April 2022. Site for the permanent RSETI has, however, not been identified till date. The Chairman advised DC, Imphal East to identify the permanent site

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for the RSETI at the earliest. Further MSRLM, District administration and the Bank were advised to coordinate with each other.

(Action: DC/Imphal East, SMD/MSRLM, PNB)

Tamenglong District:

Punjab National Bank informed the House that the approval of the Board has been received for opening of the RSETI in the District. The Bank further informed that a temporary building in the Mini Secretariat Complex has been identified and work is in progress to operationalise the RSETI at the temporary premises by 30th April 2022. Permanent site has also been identified in Tamenglong College Campus. The Chairman advised the Bank, MSRLM and the District Administration to expedite the entire process and ensure that the RSETI is operationalised by 30th April 2022.

(Action: DC/Tamenglong, SMD/MSRLM, PNB)

Senapati District:

SBI informed the House that a building has been identified in the Mini Secretariat Complex for temporary functioning of the RSETI, which the Bank has inspected and observed that massive renovation is required for starting the RSETI. However, only the cost of construction of new building upto an amount of Rs 2.00 crore is reimbursable by MoRD, Government of India. Therefore, since ownership of the building rests with the State Government, the Bank is not in a position to bear the cost of renovation and requested the Government to renovate the building and handover the building to the Bank for starting the training programme from May 2022. The DC, Senapati informed that some renovation work was carried out recently during the State Assembly Elections.

The Chairman advised SBI to conduct a fresh survey in view of the submission by DC, Senapati, and if only minor renovations are to be done, the Bank may do it as done by PNB for the Districts allotted to them. If major renovations are still required, DC, Senapati may take up the matter with PWD.

The Chairman further advised MSRLM, District Administration and the Bank to coordinate with each other and sort out all issues so that the RSETI is operationalised at an early date.

(Action: DC/Senapati, SMD/MSRLM, SBI)

Chandel District:

SBI informed the House that a building has been identified for temporary functioning of the RSETI, which the Bank has inspected and observed that massive renovation is required for starting the RSETI. However, only the cost of construction of new building upto an amount of Rs 2.00 crore is reimbursable by MoRD, Government of India. Therefore, since ownership of the building rests with the State Government, the Bank is not in a position to bear the cost of renovation and requested that either an alternate location may be identified or the Government to renovate the building and handover the building to the Bank for starting the training programme from May 2022.

The Chairman advised DC, Chandel to look into the matter, and if only minor renovations are to be done, the Bank may do it as done by PNB for the Districts allotted to them. If major renovations are still required, DC, Chandel may take up the matter with PWD.

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The Chairman further advised MSRLM, District Administration and the Bank to coordinate with each other and sort out all issues so that the RSETI is operationalised at an early date.

(Action: DC/Chandel, SMD/MSRLM, SBI)

Ukhrul District:

Land for the permanent site has already been identified. State Bank of India informed that the decision of the SLBC have been intimated to their Corporate Office but no positive response has been received so far. As no progress was visible till date, the Chairman suggested the matter may be discussed in a separate meeting.

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 and the appointment of the Director and other staff are in process. MSRLM and SBI were advised to operationalise the RSETI by the 1st week of May 2022.

(Action: MSRLM and SBI)

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 December 2021 Quarter for the State stood at 73% which is above the national bench mark of 60 %. The bank-wise CD ratio was reviewed.

All banks with CD ratio below 60 % were advised to improve their performance by the next quarter. Banks were also advised to submit monthly action plan to improve their CD ratio which will be reviewed in the next SLBC meeting.

(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 **42.29 %** while the overall achievement was **85.48 %**.

The Chairman observed that the achievement under Priority Sector, especially Agri Sector such as Crop Loan, Animal Husbandry, Fishery and Other Priority Sector was way below the desired levels. He expressed his displeasure and viewed with concern the persistent poor performance in Agri Sector and urged the banks to improve their performance in this Sector.

The House was informed of the Government's vision of "One Household One Livelihood", and the appointment of 68 Prabhari Officers to oversee this programme considering its importance. In order to achieve this vision, it is of utmost importance that achievement in these Sectors is improved and the participation of banks is crucial. All banks were advised to draw up a monthly action plan and submit to SLBC which will be taken up for review in the next SLBC meeting. GM RBI informed the House that RBI has been intervening from time to time on policy matters relating to PS Lending.

RBI and Director/IF were advised to monitor the performance of Banks in PS Lending.

(Action: All Banks, RBI and Director/IF)

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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 the number of uncovered villages as at the end of December 2021 was 47.

The bank wise position is as under:

Sl. No.	Name of Allotted Bank	No. of Uncovered Villages
1	State Bank of India	17
2	Central Bank of India	1
3	HDFC Bank	14
4	ICICI Bank	15
Total		47

All Banks were advised to cover the allotted villages by 30th April 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 162 FLCs were conducted by various banks during the year. All banks with rural branches were advised to ensure 1(one) FLC in a month by their rural branch, and from April, 2022 onwards, this target shall be strictly adhered to.

(Action: All Banks with rural branch)

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. AGM SBI requested cooperation from the District Administration in enrolment of all job card holders under the social security schemes. The Convenor was also advised to present the performance with allotted targets where available so that the performance can be assessed objectively, from the next meeting onwards.

(Action: DC Chandel/LDM/All Banks)

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

The Convenor Bank informed the House that this 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

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04.03.2022. In the said meeting, it was decided that the matter of allocation of bank branch in r/o Paomata TD Block would be taken up in the SLBC meeting.

Accordingly, the opening of bank branch in Paomata TD block discussed. MSCB submitted the financial and manpower constraints faced by it, and requested that its allocation be retained to 2(two) branches, as against the 3(three) allotted recently. After due deliberations, it was agreed that Paomata TD Block and LM TD Block be allocated to MSCB and Borobekra to HDFC.

The Additional Chief Secretary, RD&PR informed that as per its records, there are still 34 Blocks which are without banking facilities and hence, DBT is yet to be implemented for MGNREGA. The banks allotted to these 34 Blocks were advised to ensure that banking facilities, either in the form of a bank branch or CSP/BC are operational within this Quarter. Further, the BDOs will be approaching the bank branches for verification of accounts in connection with the implementation of the DBT in the remaining blocks. All banks were advised to extend necessary cooperation as the same is taken up in a time bound manner.

(Action: DCs/LDMs/Allotted Banks of concerned Districts/Blocks)

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

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

Noney District is 99.85 % and 45.46 % digitalised in Savings bank and Current Account respectively. Review meetings are held regularly under the RBI. Banks operating in the District were advised to take necessary steps to ensure 100% digitalisation of the District by April, 2022.

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

Agenda 9: 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 meeting with the implementing banks so that the coordination is improved amongst the stake holders for efficient implementation of the schemes. The nodal agency for PMSVANidhi was advised to take up necessary steps to increase disbursement of 2nd tranche loans in all eligible cases. Further, the Chairman advised presentation of the data along with the corresponding targets where ever available and advised all the banks to achieve the allotted targets.

(Action: All implementing Banks/Agencies)

Agenda 10: 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 proposed changes will be communicated within a week to the Government.

(Action: SLBC Convenor)

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Agenda 11: CLSS component of PMAY (U)

The Commissioner (MAHUD) informed that a total of 206 cases were taken up in the State. The Chairman advised all stakeholders to take necessary steps to increase the numbers.

Agenda 12: SRLM pending claims

State Bank of India informed the House that an amount of Rs. 55.54 Lakhs pertaining to reimbursement of training expenses to RSETI Churachandpur is pending for a long period. The Additional Chief Secretary informed the House that an amount of Rs 8.21 lakhs has already been processed and will be released shortly.

(Action: MSRLM & DIF)

Agenda 13: Miscellaneous Agenda

- a) **“Report of the Internal Working Committee on Agricultural Credit”** as a regular Agenda item was proposed by RBI/DIF and accordingly, the item will be taken up as a regular Agenda item in future meetings of the SLBC Sub-Committee on Credit Disbursement. Further, GM RBI apprised that several departments were involved and requested cooperation from the concerned departments. Accordingly, all concerned departments were advised to submit the required reports within 15 days of the end of the quarter to the DIF.

(Action: DIF/Concerned Departments)

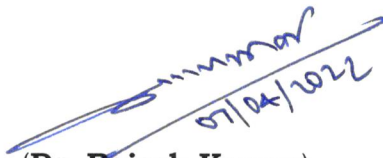
- b) **Police Guard Bills:** The Director General of Police, Government of Manipur informed the House about the police guard bills pending on account of providing armed police guards to various Banks. All banks were advised to clear the outstanding dues within 30th April 2022 and thereafter, on a regular basis.

(Action: All concerned Banks)

- c) **MSME DI** apprised the house about the National award scheme for banks. He requested the convenor bank to circulate the same to all the member banks in the state.

(Convenor Bank)

The meeting ended with a vote of thanks from Shri Samarendu Samal, Chairman, Manipur Rural Bank.


(Dr. Rajesh Kumar)
Chief Secretary
Government of Manipur

ANNEXURE

LIST OF INVITEES PRESENT IN THE 69th SLBC MEETING FOR THE QUARTER ENDED DECEMBER, 2021 HELD ON THE 05.04.2022, TUESDAY 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	P DOUNGEL, IPS	DGP, Manipur	N.A
3	M. H. Khan, IAS	Additional Chief Secretatry (RD&PR/F&E)	N.A
4	H Harekrishna, IAS	Commssioner (Edn/Fisheries)	N.A
5	M Joy Singh, IAS	Commssioner (Agri/MAHUD)	N.A
6	H Gyan Prakash, IAS	Commissioner (Vety) & Special Secy (Home)	N.A
7	Anna Arambam, IAS	Director/IF	N.A
8	Michal Achom, IRS	Secretary (TCI)	8399882392
9	N. Khedavarta, IRS	Secretary (Revenue)	9830797775
10	N Gojendro, MCS	Director, Agriculture	7085383671
11	H Balkrisna Singh, MCS	Director, Fisheries	9612811923
12	Th Baite	Jt Director, Ministry of MSME	7005711045
13	C.S Khongsai	SMM, MSRLM	6009168266
14	L Jogendra Singh	AD/Institutional Finance	9774373128
15	H Supriya Devi	Agriculture Officer	9774911944
16	Kh Manorama	Deputy Director (HR)	7005013369
17	Adahrii Maheo, MCS	ADC, Kakching	9077184083
18	Raja Bardhan	SMM, MUDA	8974642496
19	Yasser Khan, MCS	Joint Director, MAHUD	8974642496
20	Kh Bobby Singh	COO- Skills, MSRLM	8794708088
21	Ksh Roshan Singh	SDC/BO, Tengenoupal	8131992447
22	Md Asghar Arzad, MCS	AC, Churachandpur	8014555921
23	D. Meidinbui, MCS	AC to DC Imphal East	7085673695
24	Md Firoj Khan, MCS	ADC, Chandel	8974906124
25	Bantee Konthoujam	Joint Director, Social Welfare	8730877424
26	Bimal Thongam	KVIC	9774006916
27	D.R. Lama	KVIC	9430277775

B. RBI & NABARD

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Mary Gwite	GM, RBI	N.A
2	C Phiamphu	AGM, NABARD	N.A
3	Achan Sharon	AGM, RBI	7506922003
4	T. Zou	Manager, RBI	7002940662

C. COMMERCIAL BANKs, RRBs, CO-OPERATIVE BANKs AND OTHER FINANCIAL

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Samarendu Samal	Chairman, MRB	7044080613
2	S S Aimol	PNB, Dy. Circle Head	8414829417
3	Bidyarani Ayekpam	MD/MSCB Ltd.	8416073822
4	W .K Mashangva	B M Indian Bank	7872252230

5	Thangam Valeei	SrManager Canara Bank	6000430169
6	Raushan Kumar	BM/CBI Imphal	7766042142
7	H Bivekananda Singh	CM/BOI, Imphal	9365629673
8	Y Santanu Singh	YES Bank	8794723136
9	Larini Kamei	Axis Bank	9612416782
10	L Anouba Singh	MSCB Ltd ,DGM	9863314061
11	Bikram Kshetrimayum	Bandhan Bank	9774757044
12	P Nareshkumar	Manager MRB	8794627025
13	Y Radheshyam Singh	Manager PSB	9612001510
14	W. Birendra Singh	LDM Ukhrul,Kamjong,Jiri, Tamenglong	7085055792
15	Y Ibochou Singh	LDM PNB	7005270481
16	M. Hauzel	Asst. Manager IOB	7578926407
17	L Docinkhup Ngaihte	Manager IDBI	9862015789
18	Ng Gopeshwor Singh	HDFC Bank	8974805384
19	Sr Rusha	ICICI Bank	7005264547
20	Yumnam Bidyasagar	ICICI Bank	8132857293

D. CONVENOR BANK OFFICERS

SL NO	NAME OF PARTICIPANT	OFFICE & DESIGNATION	Phone No.
1	Girindra Sarma	AGM, RBO Imphal, Convenor SLBC	9435734880
2	Hubert S Z Khobung	Coordinator, SLBC	8974038446
3	H.H Poumai	LDM, Imphal West	8794731771
4	H Haukhanpau	LDM, Churachandpur	9436164490
5	L.S Peter Mao	LDM, Senapati	8374846287
6	Haojakhup Kipgen	LDM, Kangpokpi	9051610858
7	Thuamza Tungalut	LDM, Thoubal	9862899675
8	A Altias	LDM, Chandel & Kakching	7005389821
9	Thoudam Rameshwor Singh	Sr Associate SBI, LBO Imphal West	9402951169

LIST OF OFFICIALS PARTICIPATING THROUGH VIDEO CONFERENCE

Sl. No.	Name	Attendee Email
1	Alok Sharma, NHB	
2	BANK OF BARODA	
3	BANK OF INDIA GUWAHATI	guwahati.it@bankofindia.co.in
4	Bank of Maharashtra ZO	ajit0309@gmail.com
5	DC-Bishnupur	
6	Biswajit Deka	biswajit.deka1@gmail.com
7	Biswajit Pathak	bisp208@gmail.com
8	Canara Bank, Regional Office Silchar	
9	CENTRAL BANK ZONAL OFFICE	
10	Chandan Sahoo	chandan.sahoo2@bankofbaroda.com
11	DC Senapati	
12	DC Thoubal	subhashahanthem@gmail.com
13	DC-Kamjong	dc-kamjong@gov.in
14	DC-Senapati	
15	DC-Ukhrul	
16	DEO IMPHAL WEST	

17	DGM SLBC	
18	IDBI Bank	utpal.b@idbi.co.in
19	INDIAN BANK ZO GUWAHATI	z046@indianbank.co.in
20	IOB GUWAHATI RO	2037rcc@iob.in
21	Jiribam-Manipur	
22	DC Kangpokpi Office, Manipur	
23	Mairembam Sailesh	
24	Ningreingam Leisan	kerenleisan@gmail.com
25	Parabat Naorem	parabat.naorem@axisbank.com
26	DC Pherzawl Office, Manipur	
27	PUNJAB & SIND BANK	zo.guwahati@psb.co.in
28	RIZVI ULLAH	
29	UCO Bank zonal office Agartala	tomthin2805@yahoo.co.in
30	Union Bank Of India Imphal Branch	imphal@unionbankofindia.com
31	Utpal Basumatary	ubasum02@gmail.com