

Minutes of the 64th SLBC Meeting for Quarter ended September 2020 held on 20th January, 2021 at 12:45 p.m. in the Conference Hall, Manipur Secretariat, Imphal.

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

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. Thereafter, Shri Jayateertha V Jainapur, GM, Network II, SBI, NEC gave the Key Note Address.

In his Key Note address, GM, SBI highlighted the performance of all the banks in respect of CD ratio, Priority Sector Lending and Annual Credit Plan. He urged all the banks to achieve bench mark CD ratio of 60% and PSL achievement by the next quarter. In respect of Annual Credit Plan, he requested all the banks to finance KCC, Dairy, Fishery and Piggery farmers so that the State can put up a good performance on the agriculture front. The GM also requested all the banks, the officials of Government Departments and District Administration to give their best efforts in this current FY-2020-21 to achieve a balanced portfolio of advances.

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 63rd SLBC meeting held on 03/09/2020.

The Minutes was adopted unanimously by the House.

Agenda 2: Action Taken Report of the 63rd SLBC meeting.

(i) **Opening of RSETIs:**

(a) SBI informed that they have written to Ministry of Rural Development, Government of India to consider extending infrastructure grant for constructing RSETI buildings in Imphal West, Senapati and Chandel. Regarding Ukhrul, SBI stated that the Lead Bank in Ukhrul is PNB and opening of RSETIs is to be assigned to the Lead Bank in the District.

SBI was advised that since the allocation of banks for opening of RSETIs has been done by the SLBC, the bank may take up the matter regarding Ukhrul at the earliest although it is not the Lead Bank there. SBI was further advised that any matter taken up with the

Ministry should be done in co-ordination with the State Government. Hence, the proposal for extending infrastructure grant may be furnished to Director, MSRLM, who in turn, will follow up with the Ministry.

(Action: Director/MSRLM and SBI)

- (b) PNB did not report any action taken with respect to opening of new RSETIs in Bishnupur, Thoubal, Imphal East and Tamenglong Districts.

The lack of initiative by the Bank on this matter was noted with concern, and PNB was advised to co-ordinate with Director/MSRLM and ensure that action is initiated for opening of these RSETIs.

(Action: Director/MSRLM and PNB)

- (c) Regarding RSETI in Kakching, the representative of the PNB informed the House that it will be functional by February, 2021.
- (d) Commissioner/RD&PR submitted that based on the decision taken during the 63rd SLBC Meeting regarding allocation of banks for opening of new RSETIs, the Deputy Commissioners of the concerned Districts were requested to identify a suitable location for establishment of RSETI at concerned Districts. However, no Action Taken Reports have been submitted by the Deputy Commissioners till date.

The concerned Deputy Commissioners were advised to identify suitable locations at the earliest. In case there is problem in identifying a permanent location at present, temporary locations which can be taken on rent may be identified and informed to Director, MSRLM, who in turn will co-ordinate with the bank concerned.

(Action: Deputy Commissioner [Imphal East/ Imphal West/ Bishnupur/ Chandel/ Senapati/ Ukhrul/ Tamenglong] Director/MSRLM, PNB and SBI)

- (e) Regarding the pending claim of about Rs 41 lakh with respect to RSETI, Churachandpur, the Director, MSRLM informed that these expenses were incurred outside of the norms laid down by the Ministry and hence, not sanctioned by the Ministry.

SBI was advised to re-examine the expenditure incurred and co-ordinate with Director, MSRLM.

(Action: Director/MSRLM and SBI)

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(ii) **PMEGP:**

Out of the target of 2063 allotted for FY 2020-2021, 757 accounts have been sanctioned which is 37% of the total target.

(iii) **100% Digitalization of Kakching District:**

RBI GM, Imphal informed the House that the extended target for achieving 100% digitalization in the district is 31.03.2021. So far, the achievement is good and regular meetings are being conducted to achieve the target within the stipulated time.

The Chairman appreciated the efforts being put in by all the stakeholders.

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

The overall CD Ratio of all the banks in the State for the quarter ended September, 2020 is 63%, which is above the National Benchmark of 60%. However, looking at the bank-wise performance, there are 3(three) banks whose CD Ratio are below 40% and 11 banks which are between 40% and 60%.

The three banks, namely, YES Bank, MSCB and IDBI were advised to take necessary steps to increase its CD Ratio so as to achieve the bench mark of 60% on priority basis. The other 11 banks with CD Ratio less than 60% were also advised to improve their performance.

(Action: YES Bank, MSCB, IDBI, BOB, BOM, CAN, CBI, IND, IOB, PNB, PSB, UNI, ICICI and MRB)

Agenda 4: Review of Credit Disbursement

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

The Sector-wise summary under ACP for the September, 2020 Quarter is as follows:

(Amount in crores)

Sector	Target	Achieved	Achievement %
Agri Sector	660.75	80.54	12%
MSME	546.45	292.97	54%
Other Priority Sector	430.40	67.13	16%
Total Priority	1637.60	440.64	27%
Non Priority	539.30	516.96	96%
Grand Total	2176.90	957.60	44%

The Chairman observed with grave concern the dismal performance in the Agriculture Sector and stated that such poor achievement,

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especially during these grave times when development of this Sector is being given a push even at the Central Government level, is not acceptable. The State Government viewed this very seriously and advised all the concerned departments implementing Government Schemes to review the performance of each Bank in these Schemes. Agriculture Department was also advised to appoint a Nodal Officer to co-ordinate with the banks so that achievement in Agriculture Sector can be boost up during the last Quarter of the FY 2020-21.

(Action: All Departments and all Banks)

(b) **Priority Sector lending:**

The Chairman enquired about the reason for negative growth in the Agriculture Sector lending. The Nodal Officer, SLBC apprised the House that this is due to the writing off of a lot of Agriculture Sector loans during the Quarter under review. All the banks were urged to improve their performance in the Priority Sector.

(Action: All Banks)

(c) **PMEGP:**

Out of a target of 2063 nos. allotted for FY 2020-2021, 757 accounts have been sanctioned which is 37% of the total target. The Director (Commerce & Industries) apprised the House that meeting has already been held at the level of Commissioner (TC&I) to review the matter. The Chairman advised that an Action Plan may be worked out for achievement of 100% by March, 2021 and update the status in the next meeting. He came down heavily on the Private Sector Banks for not supporting the State Government in sanctioning PMEGP and other Government sponsored schemes, and stated that banks' performance in Government Sector Schemes would be taken into consideration while depositing Government funds. Taking the matter very seriously, the Chairman requested GM, RBI to take up the matter with the controlling offices of the under-performing banks.

(Action: Director/C&I and GM/RBI)

(d) **Fishery Loan:**

As on 30.09.2020, the total number of fishery loans sanctioned was 513 amounting to Rs 1,113.50 lakh. The Chairman enquired about the reason for rejection of 768 applications, which is higher than the number of loans sanctioned. The Nodal Officer, SLBC apprised the House that most of the applications were rejected due to default of previous loans (CIBIL) and land document problems. The Director,



Institutional Finance enquired as to why ICICI Bank beneficiaries have taken back their applications to apply to some other bank. The representative of ICICI Bank apprised the House that land documents is the issue for ICICI as the Bank processes loans of only those who are holding land measuring more than 2 acres.

Fishery Department was advised to follow up with all the banks to ensure maximum loans are sanctioned under this Sector taking into consideration the importance given the State Government to Fisheries.

(Action: Director/Fisheries and All banks)

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

(a) Luchungmaiphei TD:

AGM, BOB informed that due to unsuitability of the location at Luchung Maiphei, the location may be changed to Somdal. GM, RBI stated that since these locations were allocated by the SLBC, any change would need the approval/vetting of the SLBC. The Chairman advised BOB to place the matter in the next DCC meeting for Ukhrul District, and thereafter, place the recommendations of the DCC in the next SLBC meeting. Bank of Baroda further apprised the House that they would be able to open the branch at Somdal by the second week of February, 2021, if the change in location is approved.

(Action: Deputy Commissioner/Ukhrul, LDM/Ukhrul and BOB)

(b) Chingai TD Block:

Bank of Baroda official informed the House that once the branch at Somdal is functional, a BC will be opened at Chingai. The Chairman stated that while a BC can be a temporary arrangement before the bank branch is opened, it cannot substitute a bank branch. Hence, BOB should take up necessary action to open its branch at Chingai TD Block by April, 2021.

(Action: BOB)

(c) Willong TD Block:

Bank of Baroda official informed the House that once the branch at Somdal is functional, a BC will be opened at Willong. The Chairman stated that while a BC can be a temporary arrangement before the bank branch is opened, it cannot substitute a bank branch. Hence,

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BOB should take up necessary action to open its branch at Willong TD Block by April, 2021.

(Action: BOB)

(d) **KasomKhullen TD :**

The Chairman advised PSB Bank to make the branch functional by April, 2021.

(Action: PSB)

(e) **T Waichong TD:**

The Chairman advised PSB Bank to make the branch functional by April, 2021.

(Action: PSB)

(f) **Phungyar TD:**

The Chief Manager CBI apprised the house that the branch will be opened by February, 2021.

(Action: CBI)

(g) **Phaibung Khullen TD:**

The Chief Manager UCO apprised the House that there is security problem for opening of the branch as the nearest police station is around 40 kms from the village. The Chairman advised the Bank to make the branch functional by April, 2021 and matter regarding security would be taken up with the Police Department once the branch is ready for opening.

(Action: UCO)

(h) **Purul TD:**

The Chief Manager Indian Bank apprised the House that permission to open new branch has not being obtained from their Controller. The Chairman requested GM, RBI to take up the matter with the Controlling Office of Indian Bank.

(Action: GM/RBI)

(i) **Paomata TD:**

The MD, MSCB apprised the House that the contractor has not handed over the building to the Bank due to non-payment of bills. The Chairman advised MD, MSCB to contact Project Director, MDS.

(Action: MD/MSCB and PD/MDS)

(j) **Tousem TD:**

The PNB officials apprised the House that a new building has been identified and handed over by the Deputy Commissioner for opening



of new branch. The Chairman advised the Bank to take necessary steps at the earliest so as to make the branch functional by April, 2021.

(Action: PNB)

(k) **Khoupum TD:**

UCO Chief Manager apprised the House that the branch is already opened and operational.

(l) **Henglep TD:**

The ICICI bank officials apprised the House that no building is available to open the branch. The Chairman noted that citing this reason for not opening a branch at this stage indicates a lack of initiative from the Bank to open the branch. He advised the Bank to co-ordinate with the District Administration and jointly identify a building at the earliest so that the branch can be made functional by April, 2021.

(Action: Deputy Commissioner, Churachandpur and ICICI)

(m) **Sangaikot TD:**

AXIS bank official informed that CSP is already functional. The Chairman stated that while a CSP/BC can be a temporary arrangement before the bank branch is opened, it cannot substitute a bank branch. Hence, Axis Bank should take up necessary action to open its branch at Sangaikot TD Block by April, 2021.

(Action: Axis Bank)

(n) **Vangai Range TD:**

HDFC representative submitted that the site is not accessible and hence, the bank officials were not able to even reach the site. However, the Chairman stated that work for construction of Railway Station at Vangai Range is going on and the officials and workers are there and hence, it should not be a problem for the bank officials to reach the place. He advised HDFC bank to co-ordinate with the District Administration and take necessary steps to open the branch by April, 2021.

(Action: Deputy Commissioner, Churachandpur and HDFC)

(o) **Tipaimukh TD:**

AXIS bank official informed that CSP is already functional. The Chairman stated that while a CSP/BC can be a temporary arrangement before the bank branch is opened, it cannot substitute a bank branch. He also stated that Tipaimukh Village has more than



1000 households and hence, opening a branch there should not be a problem. Axis Bank was advised to take up necessary action to open its branch at Tipaimukh TD Block by April, 2021.

(Action: Axis Bank)

(p) **Lungtin TD Block:**

In 62nd SLBC meeting held on 19th June 2020 Lungtin TD Block was re-allotted to PNB. The Chairman advised the PNB to take necessary steps at the earliest so as to make the branch functional by April, 2021.

(Action: PNB)

The Chairman requested the GM, RBI to take up the matter with all the controlling heads of banks for opening of bank branches in these unbanked blocks in the State of Manipur.

(Action: GM/RBI)

12 new unbanked blocks which were allotted to banks for opening branches in 62nd SLBC meeting held on 19th June 2020

The Chairman noted with concern that none of the banks have taken up any steps for opening their bank branches in these Blocks and advised all the concerned banks to take up the matter at the earliest so that the branches can be made operational by June, 2021.

(Action: MSCB, PNB, PSB, SBI, BOI, CANARA, AXIS, ICICI, HDFC)

The Chairman also advised Director/IF to take monthly review meetings along with GM/RBI, SLBC Convenor and concerned banks so as to speed up the process of opening banks in the unbanked blocks.

(Action: D/IF, GM/RBI, SLBC Convenor)

Allocation of Bank for opening branches at unbanked towns/ULBs in Manipur

1. **Kakching Khunou Municipal Council:** Canara Bank Officials was not present for comment.
2. **Sugnu Municipal Council:** The State Bank of India has already opened the branch.
3. **Kwakta Municipal Council:** The Bank of Maharashtra official apprised the House that they are taking up with higher authority at Zonal Office. The Chairman stated that Kwakta is a populated area and the matter has also been raised by the local MLA of the area and should be taken seriously. He advised the Bank to speed up the



process and open the bank branch within a period of three months. He further requested GM/RBI to take up the matter with the controlling office of the Bank of Maharashtra.

(Action: BOM, GM/RBI)

4. **Shikhong Sekmai Municipal Council:** IndusInd Bank Officials was not present for comment.
5. **Lamlai Municipal Council:** The Bank is already opened.
6. **Samurou Nagar Panchayat:** The Union Bank of India official apprised the House that due to amalgamation of banks, opening of a new branch is not possible.
SBI informed that it has a branch at Wangoi, which is just 3-4 kms away from Samurou, and it is catering to the people of Samurou at present.
7. **Thongkhong Laxmi Nagar Panchayat:** The PNB official informed the House that opening of new branch is already in process and will be operational by April, 2021.
8. **Lilong (IW) Nagar Panchayat:** The House had reallocated the opening of the branch at Lilong to PNB in the 63rd SLBC Meeting. The Chairman remarked that since Lilong is a populated area, the Bank should not face any problem in opening its branch and advised the Bank to speed up the matter.

(Action: PNB)

9. **Andro Nagar Panchayat:** Canara Bank Officials was not present for comment.
10. **Lamshang Nagar Panchayat:** Indian Bank representative apprised the House that BC is functional. The Chairman stated that while a BC can be a temporary arrangement before the bank branch is opened, it cannot substitute a bank branch. Hence, Indian Bank should take up necessary action to open a brick and mortar branch at Lamshang Nagar Panchayat by April, 2021.

(Action: Indian Bank)

11. **Oinam Nagar Panchayat:** Bank of India official informed the House that Zonal Office clearance is yet to be obtained for opening new branch. The Chairman advised the Bank to follow up with its Zonal Office and further, requested GM/RBI to take up the matter with the controlling office of the Bank.

(Action: Bank of India, GM/RBI)

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The Chairman expressed his displeasure with regard to the non-attendance of the meeting by Canara Bank and IndusInd Bank. He requested GM, RBI to take up the matter with their controllers.

(Action: GM/RBI)

Agenda 6: Crop Insurance under PMFBY

Director Agriculture apprised the house that due to high rate of insurance premium, the State is not participating this RABI season for crop insurance under PMFBY.

Agenda 7: Inclusion of Financial Education in School Curriculum

Commissioner Education apprised the House that based on the workbook shared by RBI, the Subject Expert Committee developed lessons on Financial Education with contextualization of local elements. These have been incorporated in the text books of English and Social Science for Class VI for the academic session 2021-22. However, integration of lessons on Financial Education in Mathematics is awaited for want of copyright to be issued by the NCERT after signing of MoU with BOSEM.

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

SLBC Convener apprised the House about the importance of implementation of Recovery Act of Manipur 2003 so that Bakijai as a legal suit can be instituted to the loan defaulters once it is implemented.

Director Institutional Finance informed that the Manipur Public Demand Recovery Act has already been enacted, and now the Manipur Public Demand Recovery Rules are in the final stages of drafting.

Agenda 9: 100% Digitalization of Kakching District

The GM, RBI expressed confidence that Kakching District would be 100% Digitalized by 31.03.2021.

Agenda 10: PM-SVANidhi Yojana, PMAY (U)

PM-SVANidhi Yojana Manipur has sanctioned more than 5000 loans till date. The Chairman congratulated all the Banks for the effort and successful implementation of the Scheme in Manipur, and urged them to continue with the good work.

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Agenda 11: Miscellaneous Agenda (VDF Personal loan)

(i) **Loan to VDF Personnel**

Home Department stated that VDF personnel had requested for accessibility to loans provided by the banks.

The Chairman advised that giving of loans to VDF personnel should be left to the terms and conditions of the banks.

- (ii) GM RBI requested SLBC Convenor Bank and State Government to collectively finalise the Annual Credit Plan for the State of Manipur on time. The State Annual Credit Plan, 2021-22 would be launched in the next SLBC Meeting to be held in the month of April 2021.

(Action: SLBC Convenor and all LDMs)

- (iii) GM RBI advised the Controlling Heads of both the Lead Banks (SBI and PNB) who have been given targets for setting up of RSETIs in various districts of the State of Manipur to give a detailed district wise presentation of the status of setting up of the RSETIs in the next SLBC Meeting.

(Action: SBI and PNB)

- (iv) GM RBI advised SBLC Convenor to ensure the presence and participation of Controlling Heads of all banks in all SLBC Meetings to ensure meaningful deliberations/action taken on action points emanating from the SLBC meetings.

(Action: SLBC Convenor)

- (v) The House discussed the matter regarding having a Calendar for holding SLBC Meetings so that all stakeholders may take necessary steps on time. The following schedule was considered for the year 2021, which may be slightly changed in case of urgent engagements of the Chairman.

QUARTER	Deadline for uploading data by banks on SLBC portal	Reminder regarding submission of data by banks to SLBC	Date for sending invitation/ background papers to stakeholders	Tentative Date of holding SLBC meeting
Dec-20	15/02/2021	10/02/2021	20/02/2021	26/02/2021
Mar-21	15/05/2021	10/05/2021	25/05/2021	28/05/2021
Jun-21	10/08/2021	05/08/2021	20/08/2021	25/08/2021
Sep-21	10/11/2021	05/11/2021	20/11/2021	25/11/2021


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Further, the following calendar for holding of DCC/DLRC meetings for all districts of Manipur was approved:

QUARTER	Tentative Date for DCC/DLRC
Dec-20	Second week of February
Mar-21	Second week of May
Jun-21	Second week of August
Sep-21	Second week of November

(Action: SLBC Convenor & all LDMs)

(vi) **SHG Bank Linkage under MSRLM**

The State Mission Director, MSRLM placed the following issues faced by MSRLM before the House:

- (a) Some Branch Managers are still reluctant to use the IBA approved common A/c opening form for SHG under NRLM which was also approved by SLBC meeting for the March quarter 2017. PNB Thoubal used the common account opening form and was rejected by regional office. The use of common account opening form for SHG will reduce the burden of both banks and MSRLM.
- The Chairman advised all Controlling Heads of Banks to instruct/inform all their respective Branch Manager/ Regional office, to use the common account opening form for the SHG account opening.
- (b) The 14 SHG loan application pending at IOB Island Branch is more than one year which is not acceptable when out of the 14 SHG sanctioned, 3 SHGs have completed the repayment and the remaining 11 are repaying regularly.
- The Chairman advised IOB to resolve the matter at the earliest.
- (c) Dual authentication facility at BC points is a much-needed new development to reduce the burden of both banks and customer to do the transaction at the BC point. The process at SBI Kangshang is pending for more than a year in spite of MSRLM providing all necessary help to the branch. MSRLM is ready to render any necessary help to make use of this new technology to any banks.
- All banks were advised to speed up rolling out the dual authentication facility at BC points.
- (d) Under **“Mission 1 GP 1 BC Sakhi”** of MoRD-NRLM, MSRLM has a target to position at least 1 BC agent in each GP after training and certification by IIFB. In this regard, MSRLM

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requested all Banks to tie-up with MSRLM in identifying and positioning of BC agent for the vacant location where MSRLM is working. This is to ensure that all the BC points are actively working. In FY 2021-22, MSRLM will have presence in all the 16 districts.

- (e) All Banks were requested to speed up the sanctioning process of pending SHG bank linkage.
- (f) MSRLM acknowledged the active cooperation of MRB which constitute more than 70% of the total SHG bank credit linkage. Other banks are requested to be more supportive and contribute more in our Mission of reducing rural poverty. The Chairman also appreciated the efforts of MRB.

(Action: MSRLM and all Banks)

The meeting ended with a vote of thanks from DGM, SBI, SLBC, Shri Sushanta Sahoo.


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(Dr. Rajesh Kumar)

Chief Secretary
Government of Manipur

List of participants in the 64th SLBC Meeting for the Quarter ended
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STATE AND CENTRAL GOVERNMENT		
Sl. No.	Name	Designation/Office/ Department
1	Shri. Rajesh Kumar, IAS	Chief Secretary, Govt. of Manipur
2	Smt. Anna Arambam, IAS	Director, DIF
3	Shri. E Priyokumar Singh, IPS	IGP (AP/Ops & Provisioning)
4	Shri. H Gyan Prakash, IAS	Commissioner, Social Welfare
5	Shri. T Ranjit Singh, IAS	Commissioner, Education –S
6	Ms. Nidhi Kesawari, IAS	Commissioner, Rd & PR
7	Shri. H Shantikumar Singh	ED,(Tech) MSPDCL/MSPCL
8	Shri. Robert S Kshetrimayum, IAS	DC/Noney
9	Shri. W Malemnganba Chenglei, IAS	DC/Jiribam
10	Shri. H Worshang, IAS	DC/Kamjong
11	Shri. Armstrong Pame, IAS	DC, Tamenglong
12	Shri M. Kapajit Singh	ADC, Kakching
13	Shri. Polem Lenin Singh	ADC, Thoubal
14	Shri. D. Gangmei, IAS	ADC, Ukhrul
15	Shri. Laishram Bobi Singh	Rev/AC to DC
16	Shri. Thangboi Gangte	ADC, Churachandpur
17	Shri. Mangminlian Vaiphei	AC to DC, Imphal East
18	Shri. S Lunguiba Thangal	SDO, Willong, Senapati District
19	Shri. S Saileshraj Singh	SDC, Pherzawl
20	Shri. L. Jogendra Singh	Assistant Director, DIF
21	Shri. N Gojendro Singh	Director, Fisheries
22	Shri. N. Deben	Director (IT)
23	Smt. Laltanpui Vanchhong, IAS	Director, Agriculture
24	Smt. Karuna Devi	CEO, KVIB
25	Shri. Krishna Kumar, IAS	Staff Officer to CS
26	Smt. Koshoni Phimu	US/Fy
27	Shri. L Nandakumar Singh, IAS	Director, Education (s)
28	Shri. L Bikram, IAS	Director / TCI
29	Shri. Peter Salam	Dy. Secy / TCI
30	Shri. Kh Dilip Singh	Joint Director (Com & Ind)
31	Smt. Yumnam Robita, IAS	SMD, MSRLM
32	Shri. L Tiken Singh	Supdt of Post, Imphal
33	Smt .T Simi Kom	Jr. Executive
34	Shri. Neilenthang Kom, IAS	Joint Secy, Finance
35	Shri. N. Damodar Singh	NIC, Scientist - D
36	Shri. O. Tombi Singh	NIC, Scientist - D
37	Shri. Y. Bisheshwor	IPPB, Sr. Manager
38	Shri. R Rang Peter, IAS	Jt. Secy / HSC

39	Shri T.N Singh	Asst. Director (Stats) MSME-DI, Imphal
40	Shri. C.S Khongsai	MSRLM
41	Shri. Ng Subhashchandra Singh	MD/MSPDCL
42	Shri. Jotin Khumancha Oinam	Dy Manager, MSPDCL
43	Dr. K Lunkim	GM, DIC, Bishnupur

RESERVE BANK OF INDIA AND NABARD		
Sl. No.	Name	Designation/Office/ Department
1	Smt. Mary Gwite	General Manager, RBI, Imphal
2	Dr. M Srinivasa Rao	General Manager, NABARD, Imphal
3	Shri. C.M Samuel	AGM, RBI, Imphal

COMMERCIAL BANKs, RRBs, CO-OPERATIVE BANKs AND OTHER FINANCIAL PUBLIC SECTOR INSTITUTIONS		
Sl. No.	Name	Designation/Office/ Department
1	Shri. A. Subhash Singh, IAS	MD, MSCB Ltd
2	Shri. Samarendu Samat	Chairmen, MRB
3	Shri. Ashutosh Gupta	CM, Indian Bank, (E-ALB)
4	Shri. Halayudh Kumar	Chief Manager, CBI
5	Shri. L. Neihial	Chief Manager, UCO Bank
6	Shri. Uttam Mandal	Chief Manager, BOB
7	Shri. K.S.J Gangte	Chief Manager, ICICI Bank
8	Shri. N. Joyshankar Singh	Canara Bank
9	Shri. N. Parabat Singh	Cluster Head, Axis Bank
10	Shri. Bivekananda Singh	MO, BOI, Imphal Branch
11	Shri. B Bimol singh	Sr Manager ADV MRB
12	Shri. Monojit Dey	AGM, IDBI
13	Shri. G Ramkumar Sharma	Asstt. Manager, SIDBI
14	Shri. S.S Aimol	C.M, PNB, Imphal
15	Shri. Roleson Pou	Sr. Manager, NESFB
16	Shri. M. Kennedy Singh	Sr. Manager, PSB
17	Shri. Huirom Suresh Meitei	Sr. Manager, Union Bank of India
18	Shri. Ng. Gopeshwor Singh	Branch Manager, HDFC
19	Shri. Bikram Ksh.	Branch head. Bandhan Bank
20	Shri. Roshan Kamei	Br. Manager, NESFB
21	Shri. Sona L Ngaihte	Dy. Manager, BOI
22	Shri. T.T Zathang	AGM, (OSD), BOB
23	Shri. Santanu Singh	Br. Manager, YES Bank

CONVENER BANK		
Sl. No.	Name	Designation/Office/ Department
1	Shri. Jayateertha V Jainapura	GM, SBI, NEC, Network-II
2	Shri Susanta Kumar Sahoo	DGM, SLBC
3	Shri. Girin Sarma	Convener
4	Shri. H.H Poumai	Nodal SLBC Officer
5	Shri. Angom Sanjeev	Chief Manager, Credit, SBI
6	Shri. Hubert SZ Khobung	Chief Manager, LDM, Thoubal
7	Shri. L.S. Peter Mao	Chief Manager, LDM, Senapati
8	Shri. N. Nimai Singh	Chief Manager, LBO, Kakching & Chandel
9	Shri. H. Haukhanpau	Chief Manager, LDM, Churachandpur & Pherzawl
10	Shri. Paul Gangte	Asstt. Manager, SBI