

MINUTES OF THE 57TH STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING
FOR THE QUARTER ENDING DECEMBER, 2018
HELD ON 8TH MAY-2019 AT CONFERENCE HALL, MANIPUR SECRETARIAT, IMPHAL.

The SLBC meeting for the quarter ending December, 2018 was held on the 8th May, 2019 at the Conference Hall, Manipur Secretariat, Imphal. The meeting was Chaired by Dr. J. Suresh Babu, the Chief Secretary, Govt. of Manipur & Co-chaired by Shri Digmanu Gupta, General Manager, State Bank of India, North East Circle, Guwahati and attended by Shri Rakesh Ranjan, Principal Secretary, Finance, Shri. L. Kailun, ADGP (AP), Smt. Anna Arambam, Director/ Institutional Finance (DIF), Ms. Mary Tangpua, GM, RBI, Dr. KJ Satyasai, GM, NABARD, senior officials of the State Government, DCs/ADCs of the districts, and senior officials from different Banks.

1.1 List of participants in the meeting is enclosed as Annexure.

2.1. Shri. Kamal Khanal, SLBC Convener, Manipur welcome all the members present. The Convener informed that concerned senior functionaries of banks which had obligations to open bank branches at unbanked blocks and unbanked urban local bodies had been invited for meaningful discussion and welcome them also.

The SLBC Convener briefed the House that Sub-Committee on Review of Credit Disbursement/ Financial Performances of Banks for December, 2019 was held on 09.04.2019 and Sub-Committee on Financial Inclusion including Unbanked Blocks, Digitalization and Financial Literacy for December, 2019 quarter was held on 17.04.2019. The outcomes of these meetings were thoroughly discussed at the Steering Sub-Committee meeting held on 25.04.2019. The agenda of the SLBC meeting for December, 2019 had been finalized by the Steering Sub-Committee.

2.2 Confirmation of minutes of last SLBC meeting: The AGM, SLBC informed that the minutes of last SLBC meeting held on 04.02.2019 was approved by the Chairman and circulated to all members. He informed that no request for amendment had been received and request the House for adoption of minutes. The House unanimously adopted the minutes.

3.0 Discussion on Action Taken Report of the SLBC meeting for the last quarter (September'18)

3.1 Invitation of concerned stakeholders in Sub-Committee meeting of Financial Inclusion Including Unbanked Blocks, Digitalization and Financial Education as per requirement: The Convener, SLBC informed that concerned stakeholders were invited however many were not present at the meeting. The Chairman expressed his displeasure over non-participation from Bank official which had obligation of opening bank branches at unbanked blocks. The representative from Bank of Baroda informed that the Branch Manager was not available to attend the meeting. The Principal Secretary, Finance suggested that a Nodal Officer of each Bank should be appointed for successful coordination with State Government and SLBC Convener.

(Action: All Banks)

3.2 Concerned Banks to submit timeline and constraint faced for opening of Banks in Unbanked Blocks: The SLBC Convener informed that he had not received any correspondences.

3.3 Cyber Crime & Cyber Fraud: The Convener, SLBC informed that publishing material for cyber crime & cyber fraud had been provided to Director, Institutional Finance for necessary

publication. However, due to election code of conduct, the same could not be published. The Director, Institutional Finance assured to publish it after the election.

3.4 Financial Education at School: The General Manager, RBI, Imphal informed that RBI and Education Department had decided that some schools would be selected on pilot basis. Necessary proposal would be submitted by Education Department.

On query from the Co-chairman for inclusion of a chapter in normal syllabus, the Chairman advised that it should be non-examination related supplementary subject. The GM, RBI informed that some States and CBSE had included in their syllabuses. The Chairman advised the Director, Institutional Finance to take up the matter with SCERT for making supplementary booklet as they were the Authority for syllabus restructuring.

3.5 NPA under Make in Manipur: Shri Arthur, Director, Textiles, Commerce & Industries informed that Make in Manipur was approved in December, 2015 and loan disbursement started in early part of 2016. 735 farmers were selected for implementation of the scheme across 872 acres of land. The Director further informed that MFICL had borrowed the loan on behalf of farmers @ Rs. 40,000/- per acre. Rs. 15,000/- was credited to farmer's account for preparation of field. Rs. 5,000/- for vermi-compost and earthworms and Rs. 3,600/- per acre for supplying saplings of lemon grass and stevia.

Shri Arthur further informed that problem arose as MFICL was not able to supply planting material in time. Lots of mismanagement was also observed. He further informed that a Committee had been constituted under the Chairmanship of Principal Secretary, Textiles, Commerce & industries wherein Director, Textiles, Commerce & Industries and Special Secretary, Finance were also member of the Committee. The Director also informed that the committee would be submitting its report after returning of the Chairman from election duty.

On query from the Chairman for the purpose of the Committee, the Director, Textiles, Commerce & Industries informed that the scheme had some sort of audit objection.

The Chairman advised that since the issue had audit objection, the State Govt. would deal the matter under its authority. Then, the SLBC would be advised accordingly. He also advised the Committee to submit the report to the Government at the earliest.

(Action: Committee on Make in Manipur)

3.6 Social Security Schemes: The Convener, SLBC informed that in the last SLBC meeting, the Deputy Director General, DFS had objected the report on Social Security Schemes presented to the House that it did not match with report they were having at their portal. The Convener further informed that rectified report had been submitted to DFS. The SLBC Convener further informed that the data at DFS portal and SLBC might not match since updation of data at DFS portal was being done at Corporate level and it takes time.

3.7 Analysis of NPA: Shri Khanal informed that the BAKIJAI was not applicable to the Commercial Banks in the State. Due to which, lot of money is being spent for filing money suits in the courts for recovery. In this regard, request for enactment of BAKIJAI in the state had been raised in the last SLBC meeting. The SLBC Convener expressed his gratitude to Shri Rakesh Ranjan, Principal Secretary, Finance for providing the drafted rules of Manipur Demand Recovery Act, 2003 again. The Convener assured that the necessary suggestions would be provided at the earliest.

(Action: SLBC Convener)

3.8 Opening of RSETIs in all districts: The Chairman inquired the settlement rate of RSETI Churachandpur. The SLBC Convener informed that 70% of trainees are settled till now.

On opening of RSETIs at other districts, the Chairman advised that instead of going for allocation of land which was a lengthy process, steps should be taken to start RSETI at some districts on rented buildings where there was feasibility. If the training becomes successful, then the process of allocation land could be proceeded further.

The Deputy Commissioner of Kakching and Ukhrul expressed their willingness to provide buildings to RSETIs for conducting the training programmes. The DC, Kakching also informed that land had already been allotted for opening RSETI some years back.

Shri. Samantha, Asst. General Manager, United Bank of India expressed his willingness to start RSETI at Kakching and assured that he would take up the matter. The House advised SBI to start RSETI at Ukhrul.

(Action: DC of Kakching & Ukhrul, UBI and SBI)

3.9 Cost of training of RSETI Churachandpur: The Director, RD & PR informed that they were not able to identify the candidates trained at RSETI whether they were from BPL family or not. The Department does not have any criteria for its identification. The Director further informed that proposal had been forwarded to Ministry of Rural Development and assured that the claim would be released shortly.

(Action: Director, RD & PR)

3.10 Regular holding of DCC meeting: The Convener, SLBC informed that necessary advised had been circulated to all Deputy Commissioners by Director, Institutional Finance to hold DCC meetings in time. He also informed that meetings for quarter ended December, 2018 for Ukhrul, Kamjong, Pherzwal, Tengnoupal and Imphal West were still pending.

The Deputy Commissioner, Ukhrul informed that he had advised the LDM to invite Vijaya Bank and Bank of Baroda who had to open branch at Chingai and Lunchungmaiphei respectively in the last meeting. But these Banks did not attend the meeting. He had also written twice to these Banks to take over the buildings on 'as is where is' basis. But there were no response from these Banks. He then advised LDM to intervene in getting written reply from these Banks, but the same could not be done. Hence, the DC opined that there was no point on holding the meeting as no work had been done.

General Manager, RBI, Imphal stated that the purpose of DCC meetings is not confined only to the issue of opening of bank branches at unbanked blocks as there are other important matters that need to be discussed at the DCC meetings. GM, RBI therefore impressed upon the need for holding DCC meetings in all districts on time.

The DC, Ukhrul further informed that Banks were reluctant to impart any credit facility in the district. He cited an instance where Bank's higher authority at Imphal advising the branch at Ukhrul not to sanction any loan.

The AGM, UBI clarified that their branches at Ukhrul received proposals under PMEGP which were not viable and hence he had advised not to finance those unviable proposals.

The Principal Secretary, Finance advised that LDMS should be advised to invite all concerned stakeholders to attend the meeting. Meeting should compulsorily be held.

The DC, Tengnoupal informed that the meeting would be held within the coming week.

The DC, Pherzwal informed that the meeting would be held within the week. The DC further informed that there was shortage of cash at SBI Thanlon Branch and the Branch Manager had to take the risk of transporting cash by him.

On query from the Chairman regarding the current scenario of cash remittance, the Regional Manager & SLBC Convener informed that the issue of remittance was put up before shifting Thanlon branch from Churachandpur. Still, there were lot of problem for cash remittance. The Branch Manager at his own risk had been transporting cash.

On query to the Police Department on means of transportation of cash, the ADGP (AP) informed that the Bank had never approach him for cash remittance. The RM, SBI clarified that the Bank had already taken up with the Department and if required, the matter would be appraised to the ADGP accordingly. The matter was pending because of not having a cash van.

The Chairman informed that helicopter service was going to be launched within 4-5 months. This would enable easy remittance of cash.

4.0 Banking Profile: The Chairman queried on availability of cash at ATMs. It was informed that apart from power-failure or connectivity issue, the availability of cash was very good. There was direct control from Head Offices of Banks on availability of cash at ATMs.

The DC, Ukhrul informed that there was proposal for installing two ATMs at 6th MR Gate and Ukhrul Police Station Gate which were much secured, but till that no ATMs had been installed.

The Chairman advised UBI and SBI to take the responsibility of installing one ATM each.

(Action: UBI & SBI)

4.1 The Principal Secretary, Finance observed that the percentage of advance under priority sector to total advance decreases from 54% to 44% from last year. Year on year increase in total advance was 33%, but increase under priority sector was only 8%.

The Asst. General Manager, UBI appraised that growth in advance in Manipur was 36% whereas national average was 9-10%. The reason was that loan availability to Govt. salaried person had increased a lot whereas the increased in priority sector loan was not on parallel trend with total advance.

The General Manager, SBI apprised that 16-18% growth should be ensured which was counted as healthy growth.

On query on finance under Education loan by the Chairman, the Principal Secretary, Finance informed that Banks were reluctant to give education loan and cited an example where 22 nursing students had applied for education loan. But only 12 were selected. The SLBC Convener clarified that the issue was pertaining to Canara Bank only but the fact was that Manipur did not have many such institutions where education loan could be financed. Even application from students for studying outside the state was very low.

The DGM, SBI, ZO, Shillong informed that there were lot of unemployment after passing out from such technical institutes. Even many IIM, Shillong passed out students were jobless. The General Manager, RBI appreciated the Banks for increase in finance under MSME.

5.0 Opening of Bank Branches at Unbanked Blocks: Ms. Mary, GM, RBI apprised that the remarks/ status submitted by different Banks of the blocks suggested that site inspection of the

blocks with concerned LDM, District Administration and LDO was required which should be done in time bound manner. The GM, RBI also informed that LDOs had also been advised to conduct site inspection subsequently after every DCC meeting.

5.1 The DC, Noney informed that construction of building had been completed at Khoupum but UCO Bank had not opened the branch even after the Bank was out of PCA.

The General Manager, RBI, Imphal informed that UCO Bank had written to RBI, Imphal for permission to open branch at Khoupum. Since, the Imphal Office does not have authority, it has been recommended to Department of Banking Supervision, Central Office of RBI. She assured that the matter would be pursued and opined that the branch should be opening soon.

(Action: RBI & UCO Bank)

5.2 It was informed by General Manager, RBI that permission from RBI was not required for opening bank branches at Unbanked Blocks as Central Office of RBI had given in-principle approval but case-to-case review was required for banks under PCA.

The Chairman advised RBI to complete the task of giving license to all those Banks while provision for providing basic infrastructure was in process.

(Action: RBI)

5.3 Chingai: The DC, Ukhrul conveyed message that the building was offered to the Bank for taking over on 'as is where is' basis but the Banks had not taken over yet.

The GM, RBI advised that DCC meetings should be held and whenever there is a controversy DC, LDM & LDO may conduct a joint visit. On the issue of handing over/taking over of building on 'as is where is' basis, the General Manager opined that electricity and water supply are essential for functioning of the bank branches.

(Action: District Administration, Ukhrul)

The Chairman advised that different water supply scheme could not be started for these blocks. Whatever the villagers are using, the Bank staff and Govt. staff had to use that also. The Chairman advised the Finance Department to work out plan for providing power and water.

(Action: Finance Department)

The Senior Manger, Vijaya Bank informed that their board had been dissolved due to merger with Bank of Baroda. Restructuring of board was under process. The Sr. Manager conveyed his higher authority's message that they could proceed for opening the branch after they received approval from their new board.

The House observed taking decision was difficult due to the present condition of the Banks viz. Bank of Baroda, Vijaya Bank, Dena Bank. The House could take final decision after finalization of it new board.

5.4 Kason Khullen: The Senior Manager, PSB informed that they had visited the site but electricity & water was not there. On query from the General Manger, RBI on readiness of the Bank after providing power and water supply, the Sr. Manager informed that they had not received in-principal approval but it was under process.

(Action: Punjab & Sind Bank)

The Chairman advised MDS to submit report on availability of transformers at all the unbanked blocks.

(Action: MDS)

The Director, Institutional Finance informed that estimates for installing transformer had been collected and was sent to MSPDCL.

The CE, MDS informed that commissioning of transformer was under process but could not provide the present status.

5.5 Phungyar: The Chief Manager, Central Bank of India informed that there were no transformer and water supply. Building was ready apart from few facilities like strong room which would be taken care by the Bank. The CM further informed that they would be visiting the site again before 15th of May, 2019 and would be submitting the report to DC, Kamjong.

(Action: Central Bank of India)

On query from Chairman on similar condition at other states, the DGM, B&O, SBI, Shillong informed that there were no such issues like electricity in Meghalaya. However, there was connectivity issues in which VSAT were used. The Co-Chairman further apprised that construction of composite building was not much visible in other states but areas which were unbanked were taken care by CSPs.

Ms. Mary, GM, RBI informed that opening of bank branches at unbanked blocks had become one of the regular agenda of Local Board of RBI for Eastern Region and was being monitored strictly.

5.6 The Managing Director, MSCB informed that they had opened their Saikot branch but still there was no security to guard the premises. The AC to DC, Churachandpur supplemented that apart from Saikot, Samulamlan does not had no security. On query from ADGP (AP), Police Department on requirement of security at these branches, the Chairman advised that where there was cash transaction at branches, provision for security was compulsory and the Department should do the needful at the earliest.

(Action: Police Department)

5.7 Purul: The Chief Manager, Allahabad Bank informed that their branch had written to their Zonal Office for opening the Branch. RBI had also written to Zonal Office. Zonal Office had in turn written to their Head Office and approval is being waited.

The GM, RBI opined that Allahabad Bank's branch at Purul should be coming up at the earliest.

(Action: Allahabad Bank)

5.8 T. Waichong: The DC, Kangpokpi informed that building was ready but staff quarter was not ready. However, other buildings could be utilized. There was no transformer. Administrative approval of Rs. 8 lakhs was received in 2017 but no money was deposited. She assured that fresh proposal would be submitted.

(Action: DC Kangpokpi)

The DC further informed that rooftop was completely blown off due to recent storm and reconstruction would cost around Rs. 3 Lakhs. The CE, MDS confirmed it and added that due to fund problem, they were not able to do anything.

5.9 Tousem: The AGM, UBI Imphal Branch informed that they were ready to open the branch but the road connectivity was very bad and the road was open for only three months in a year.

The Chairman acknowledged that Tousem was the farthest block in the state and advised to resolve the issue at the earliest.

(Action: Finance Department & UBI)

5.10 Henglep: The Manager, ICICI informed that building was ready and the Bank was ready to open the branch. But due to bad road connectivity, it could not be materialized.

5.11 Sangaikot: The State Head, Axis Bank informed that they had put up proposal for opening of the branch. He also informed that verbal approval was received but the official who had given the approval expired. Now they were re-visiting the case.

(Action: Axis Bank)

5.12 Tipaimukh: The State Head, Axis Bank informed that the building was not ready. Power was not available. He further informed that they were ready to go for joint visit.

The DC, Pherzwal informed that power was provided but was blown away due to storm. She assured that it would be restored shortly.

(Action: DC Pherzwal and Axis Bank)

5.13: Vangai Range: The Branch Manager, HDFC informed that they had conducted joint visit. Building was there but most parts were broken. Power supply was not there. He assured that if basic facilities were provided, they were ready to open the branch.

6.0 Opening of Bank Branch at Unbanked Urban Local Bodies:

6.1 Kakching Khunou: The DC, Kakching informed that there had been offering of building for opening of the branch, but the Bank could not be contacted.

The Asst. Manager, Syndicate Bank informed that their Regional Office reviewed the buildings in 2017 but rejected all. Since then there were no communication from them.

The Chairman advised that Kackhing Khunou was in valley and so there should not be any issue in opening the branch. If license was required, then necessary formalities should be done at the earliest.

The General Manager, Reserve Bank of India, Imphal clarified that Syndicate bank may obtain permission for opening the branch from their Head Office.

(Action: Syndicate Bank)

6.2 Kwakta: The Dy. Manager, Bank of Maharashtra informed that proposal had been submitted to Regional Office and was awaiting response. She also informed that the Bank was under PCA but had come out of it recently.

(Action: Bank of Maharashtra)

6.3 Shikhong Sekmai: The BDM, Indusind Bank informed that they were awaiting response from their Head Office.

The Co-Chairman opined that timeline should be there as formal response of awaiting response from Head Office would not be sufficient to achieve the goal. The House advised all concerned Banks to submit timeline for opening of their respective branches.

(Action: All concerned Banks)

6.4 Lamlai: The Branch Manager, Yes Bank informed that they were presently under process for appointing a CSP. He further informed that they would be revisiting the site again for feasibility which would be communicated in the next meeting.

(Action: Yes Bank)

6.5 Samurou: The Branch Manager, Union Bank of India informed that feasibility report had been submitted to Regional Office. He further informed that their Regional Manager could not attend the meeting due to some exigencies otherwise the final decision of the bank could be appraised. The BM also assured to convey the message shortly.

(Action: Union Bank of India)

6.6 Thongkhong Laxmi: The Asst. General Manager, UBI informed that survey had been done and submitted to their Regional Office. He assured that it would be opening within financial year 2019-20.

The Chairman advised UBI to shift back their Regional Office to Imphal as condition of Imphal had improved a lot. Moreover, they were handling lead bank responsibilities for half of the districts in the state.

The Chairman advised Finance Department to initiate steps for bringing the Regional Office Back to Imphal.

(Action: Finance Department & UBI)

6.7 Lilong: It was informed that IDBI was under PCA and the bank would open the branch after the PCA was lifted.

6.8 Andro: The Manager, Canara Bank informed that survey report had been submitted. But their Head Office was not giving the approval.

The Chairman advised RBI to take up the matter with the Head Office of Canara Bank.

(Action: RBI and Canara Bank)

6.9 Lamsang: The Chief Manager, Allahabad Bank clarified that they had submitted proposal for appointment of CSP.

6.10 Oinam: The Branch Manager, Bank of India informed that they had come out of PCA recently. He further informed that they had submitted report to Zonal Office and assured that response would be coming within 15 days.

7.0 Giving loans to fish farmers: The Convener, SLBC informed that Additional Chief Secretary, Fisheries desired that achievement report to be apprised to the SLBC for its information. Detailed discussion would be held separately during Fishery Technical Committee meeting.

The Chairman observed that except MSCB, applications received by other Banks were very less. It was also observed that Axis Bank, Bank of India, Canara Bank, Central Bank of India, HDFC and Moirang Primary Co-operative Bank had not sanctioned any loan till date.

The Chairman advised that there was instruction to withdraw deposits from those Banks that has not imparted any loan under fishery. He also informed that due to election code of conduct, review meeting could not held which would be held immediately after election.

The State Head, Axis Bank informed that they would be financing 5 applications as others have KYC and documentation problem.

The Branch Manager, Bank of India informed that he had taken charge of the branch recently and had completed field visits. He assured that around 15 applications would be sanctioned during the month.

The Chief Manger, Central Bank of India informed that they had received 21 applications recently. Field visits were under process.

The Branch Manager, HDFC informed that they had received 70 applications. Out of these, 10 were under process.

The Principal Secretary, Finance advised to incorporate disbursement figure also as amount disbursed would be more appropriate.

8.0 Pradhan Mantri Fasal Bima Yojana: The Director, Agriculture informed that PMFBY would be implemented for Kharif 2019. For this, tender had been called from eligible firms. 29th of May, 2019 was the last date of filing tender.

9.0 Doubling Farmer's Income by 2022: The Director, Agriculture informed that a strategy was published in 2017 wherein convergence of different Departments (Agriculture, Horticulture, Veterinary etc) and skill development training were emphasized. She further informed that when Agriculture Department asked from other Departments for convergence, they did not respond and hence, the Agriculture Department had decided to go alone. Integrated farming would be emphasized under this. In this, two villages in each of the valley districts would be selected for doing this. Genuine and eligible farmers would be selected and forwarded to Banks for financing. She requested Banks to give assurance for financing.

The Director recalled the discussion of sub-committee meeting held on 09.04.2019 wherein Agriculture Department, NABARD and Banks would go for field inspection to find eligible farmers for saturation with KCC. She suggested that the Department would provide the list of eligible farmers and then Banks and NABARD could go for field inspection.

10.0 PMEGP: Shri Khanal informed that in the last sub-committee meeting held on 09.04.2019, it was decided that sponsoring agencies should submit PMEGP proposals by June so that financing banks could have enough time for proper scrutinization and sanction of loans.

The Director, Textiles, Commerce & Industries informed that PMEGP performance for financial year 2018-19 was very good in terms utilization of margin money which was 95.5%. It was 38% in the previous financial year. He apprised that the achievement was due to some decisions like to send exact number of proposals as per target according to serial number and frequent review meeting. The Director further informed that District Level Task Force Committee headed by DCs would be starting the selection process soon. He also informed that target for the state had not been fixed but opined that it might be fixed by June. The Director assured that proposals would be sending once target were fixed.

The Convener, SLBC appreciated initiatives of the Department.

11.0 ACP Target 2019-20: The Convener produced the ACP target 2019-20 to the House for approval.

The Principal Secretary, Finance observed that priority sector target was very high which was difficult to achieve. He questioned on setting of huge priority sector target. The DGM, Outreach, SBI Guwahati informed that district ACP was prepared based on Potential Credit Link Plan of NABARD. The DGM, NABARD clarified that their PLP was prepared to show the potential of the district as well as State. The decision to adopt PLP as baseline for ACP depends on the concept of concern LDM and District Administration as PLP in its definition states that the infrastructure facility available also plays a big role in setting the target.

The House approved the target.

12.0 Miscellaneous: The SLBC Convener apprised that India Post Payment Bank had more than 600 outlets in the State and if their services were accounted for financial inclusion, the achievement of the State could be increased tremendously.

The DGM, Outreach, SBI Guwahati further apprised that RBI had given banking license to facilitate the financial inclusion of the country.

The Chairman advised that many IPPB outlets may not be functional. Only those active outlets could be considered for financial inclusion.

12.1 The General Manager, NABARD informed that NABARD had conducted a survey last year in which State specific bulletin were also published.

He highlighted some Manipur State specific findings that average income of the agricultural farmers was more than Rs. 10,000 per month. But the major contributions to the income were from other enterprises.

Another striking finding was that lending by institutional banking sector contributes only 2% of the total rural household in the State. 35% comes from mix institutions and 60% from private institutions.

Third striking finding was that loan taken for health and education related was very high in the State.

The Chairman advised that local lending rate was very high but people still went to private institutions for borrowing which was an alarming finding. The finding also shows that the developmental focus of the State was targeted to urban population only.

The Co-Chairman opined that if repayment culture could be developed in the State, then lending could be improved as Banks may feel safe to impart loans.

The Chairman advised NABARD to present the total NPA with Banks in the next meeting for further discussion.

12.2 The Principal Secretary, Finance apprised that timeline should be fixed for submission of minutes to be approved by the Chairman. The House advised SLBC Convener to complete the minutes within 2 weeks and if possible within 10 working days so that the Chairman could have enough time for studying the minutes.

The meeting concluded with a vote of thanks by the Chairman.

ANNEXURE

List of invitees present in the 57th SLBC meeting for the quarter ended December'18 held on 08.05.2019 at the Conference Hall of Manipur Secretariat, South Block, Imphal

A. STATE AND CENTRAL GOVT. OFFICIAL

SI	Name	Designation/ Office/ Department
1	Dr. J. Suresh Babu, IAS	Chief Secretary, GoM
2	Shri. Rakesh Ranjan, IAS	Principal Secretary, Finance
3	Shri. M. Joy Singh, IAS	Secretary, MAHUD
4	Shri M. Lakshmi Kumar, IAS	Link Commissioner, TCI Dept.
5	Shri. L. Kailun, IPS	ADGP (AD)
6	Ms. Teresa Tangpua	AC to DC, Thoubal
7	Shri. Hungyo Worshang, IAS	DC, Noney
8	Smt. Kengoo Zuringla, IAS	DC Kamjong
9	Smt. Lalithanbigai K, IAS	DC Kangpokpi
10	Smt. Mannuamching, IAS	DC Pherzawl
11	Shri. Neilenthang Telien, IAS	DC Kaaching
12	Shri. H. Rupachandra Singh, IAS	DC, Tengnoupal
13	Dr. H.S. Pahuja, IAS	DC Ukhrul
14	Shri. Bhungba M	AC to DC, Jiribam
15	Shri. Ginmuan Ngaihte	AC to DC, Churachandpur
16	Smt. Ch Nomila Devi	AC to DC, Imphal East
17	Shri. N Gojendro	ADC/ Imphal West
18	Dr. A. Chinglenkhomba Meitei	ADC, Chandel
19	Shri. A.S. Elias	ADC/ Bishnupur
20	Mrs. Anna Arambam	Director, IF
21	Smt. A Bidyarani A	Director, Fisheries
22	Shri. Th, Harikumar Singh	Director, MAHUD
23	Smt. Yumnam Robita	State Mission Director, MSRLM
24	Shri C. Arthur W	Director (Textiles, Commerce & Industries)
25	Shri. S. Kunjakishor Singh	Director Sericulture
26	Shri. Taliwati Longchar	Director MSME
27	Smt. Lattanpini Vanchhong	Director, Agriculture
28	Shri H. Bisherwar Singh	Joint Director
29	Smt. Valentine Arambam	Joint Secy. TA & Hills
30.	Shri. M N Haokip	Under Secy. H & SC
31	Shri. Henry Alano	Under Secy. Coporation
32	Smt Rashmi Y	Dy. Secy., Home
33	Shri. Kh. Dilip Singh	Joint Director, Com & Ind
34	Ph. Khangmeidun	CEO MKVIB
35	Dr. K. Lunkim	G.M DIC BPR
36	Shri. Ng. Dazii	DGM, BSNL
37	Shri W. Inaobi Singh	AGM (TP)
38	Shri. S Lenthang	SDO Paomata
39	Dr. Md Imran Khan	SDO Purul
40	Shri. N. Sudip Singh	Joint Director, Treasuries
41	Shri. Ksh Imokanta	Dy. Director, Treasuries
42	Smt. Salle Pao	Dy. Director, KVIC
43	Shri L. Bimol Singh	Dy Director, Eco & Stats
44	Shri. G Robert	Dy. Direcor, DIT
45	Shri. L. Jogendra Singh	Asst. Director, IF

46	L. Ratan Singh	Asst. Director, RD& PR
47	Shri. Thangbiakhan	CFO, TA & Hills
48	Smt. Pfotokho A Pfotte	Dy. SP, CID CB
49	Shri. H. Homendro Singh	A.R.O
50	Shri S Rupkumar singh	CE/MDS
51	Shri. Rojendrakar Nongthomba	Chief Finance Officer, Education (S)
52	Shri Y Junu Singh	NIC- Manipur
53	Shri. Wangkhem Dilip Singh	State Head, CSC-SPV
54	Shri. Bishorjit Thangjam	Asst. Manager, FI, CSC-SPV
55	Shri. L. Imo Singh	A.O. H & SC
56	Smt. L Meena Devi	Informatics Officer, DIT
57	Smt. L. Lindali Chanu	F.I, Fishery Department
58	Shri M.S. Khaidem	Project Coordinator, MSPAC

B. RESERVE BANK OF INDIA AND NABARD

Sl. No.	Name	Designation/ Office/ Department
1.	Ms. Mary Tangpua	General Manager, RBI
2.	DR. K.J. Satyasai	General Manager, NABARD
3.	Dr. R. Ravi Babu	DGM, NABARD
4.	Shri. C.M. Samuel	AGM, RBI, Imphal

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

Sl. No.	Name	Designation/ Office/ Department
1	Shri. Dipankar Das	DGM, IDBI
2	Shri. Samarendu Samat	Chairman, MRB
3	Shri. A. Subhash	Managing Director MSCB
4	Shri. R.N. Samanta	AGM, UBI
5	Shri. L. Angouba Singh	AGM, MSCB
6	Shri. Molung Moshining Kansou	Asst. Vice President, NESFB
7	Shri. L Angonba Singh	Dy. G.M MSCB Ltd
8	Shri. Ashutosh Gupta	Chief Manager, Allahabad Bank
8	Shri Halayndh kumar	Chief Manager, CBI
9	Shri. K.S.J. Gangte	Chief Manager, ICICI
10	Shri. L. Neihzial	Chief Manager, UCO
11	Shri. Kh. Raghmani Singh	Chief Manager (Adm), MRB
12	Shri Rajan	Chief Manager, IOB
13	Shri S.K. Singnit	LDM, Imphal East & Tengnoupal
14	Shri. Khaling Themson	LDM, Ukhrul & Kamjong
15	Shri. M. Premchandra Singh	LDM, Jiribam & Tamenglong
16	Shri. Y. Ibochou Singh	LDM, Bishnupur & Noney
17	Shri. David Soukhrie	Senior Manager, Vijaya Bank
18	Shri. M. Subhash Singh	Senior Manager, PNB
19	Shri. Kh Kennedy	Senior Manager, Punjab and Sind Bank
20	Shri Yumnam Bisheshwor	Senior Manager, India Post Payments Bank
21	Shri. Oinam Khogendro Singh	Manager, BOI

22	Shri. Thokchom Dinakumar Singh	Branch Manager, HDFC
23	Shri. N. Parabat Singh	DUP & Branch Head, Axis Bank
24	Shri. Th Bonny Singh	Branch Manager, ICICI
25	Shri. Birjit Laikangbam	Branch Manager, Yes Bank
26	Shri. P. Ibohal Singh	Manager, CBI
27	Ng Hungyo	Manager , Canara Bank
28	Shri. J C Rumai	Manager, IOB
29	Shri H Dhaneshwar singh	Dy Branch Head
30	Smt. Thanluna Gangmei	Dy. Manager Bank of Maharastra
31	Shri. Ch Satyajit Singh	Dy. Manager, Bandhan Bank
32	Shri. G. Ramkumar Sharma	Asst. Manager, SIDBI
33	Shri Ripun Joy Das	Asst. Manager, NEDFI
34	Smt. Ameeta Thokchom	Asst. Manager, IDBI
35	Shri Ravi Kumar Thakur	Asst. Manager, BOB
36	Gwasenlo Tep	Asst. Manager, Indian bank
37	Smt. Ch Indira Devi	Asst. Manager, MWCB
38	Smt. Lisina Ch	CSM, Indusind
39	Shri Irom Michael Dixon	BDM, Indusind
40	Shri. Kungminlian Shoute	Asst. Manager, Syndicate Bank
41	Shri. N Joyshankar	Asst., Canara Bank
42	Smt. Satyapriya Keisham	Asst. MWCB

D. CONVENER BANK OFFICIALS

Sl. No.	Name	Designation/ Office/ Department
1.	Shri. Digmanu Gupta	GM, Network II, LHO, Guwahati
2	Shri Subhash Das	DGM (B&O), Zonal Office, Shillong
3	Smt. A. Lyndem	DGM, FI & MF, Guwahati
4	Shri Kamal Khanal	SLBC Convener
5	Shri. Girindra Sarma	AGM, Imphal Branch, SBI
6	Shri Y. Nirmol Singh	LDM, Imphal West
7	Shri L. Kipgen	LDM, Senapati & Kangpokpi
8	Shri N. Nimai Singh	LDM, CCpur, Chandel, Thoubal, Kakching, Phz
9	Shri. Angom Sanjeev	CM, Credit, SBI
10	Shri. Rakhesh Saikhom	Asst. LBO, SBI, Imphal West
11	Shri. Naorem Columbus Singh	Asst. LBO, SBI, Imphal West