

MINUTES OF THE 58th SLBC MEETING
FOR THE QUARTER ENDED MARCH, 2019 FOR MANIPUR
HELD ON 8th JULY, 2019 AT THE CONFERENCE HALL, MANIPUR
SECRETARIAT, IMPHAL

The SLBC meeting for the quarter ended March, 2019 was held on the 8th July, 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. Sunil Kumar Tandon, Chief General Manager, State Bank of India, North East Circle, Guwahati and attended by Shri Rakesh Ranjan, Principal Secretary, Finance, Shri. E.Priyokumar Singh, IGP (AP/OP& Prev), 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.

Shri. Lalkholun Hangshing, SLBC Convener, Manipur opened the meeting by welcoming all the dignitaries, members and participants present in the conference hall.

I. Adoption of the Minutes of the last SLBC meeting:

The SLBC Convener informed the house that minutes of last SLBC meeting held on 08.05.2019 was approved by the Chairman and accordingly, circulated to all members. However, there was a request by RBI for amendment in point numbers 3.4, 3.10, 5.2, 5.3 and 6.1, which he said has already been incorporated in the revised minutes. With no objections to the revised minutes from any of the members, the House adopted the same.

II. Discussion on Action Taken Report (ATR) of the Dec'18 quarter SLBC Meeting and Discussion thereon:

1. Banks to designate one Nodal Officer (NO) for coordination with State Government and SLBC Convener - The SLBC Convener informed the House that all banks have designated their Nodal Officers for the task and the list of NOs has been made available in the SLBC site: slbcne.nic.in. The chairman asked all the NOs to intimate any changes to the SLBC convener for necessary update of the same in the portal.

2. Clarification on Manipur Public Demand Recovery Act, 2003 - The SLBC Convener apprised the house that the issue had been under discussion with the LHO, Guwahati and a concrete response is awaited. The Co-chairman stated that it was in the interest of the banks and asked the banks to look into the matter. Further he added that in the absence of any Public Debt Recovery Act in the State, the banks will have to resort to a money suit which will be a very expensive route for the banks.

(Action point: SLBC and the Banks)

3. Progress in respect of RSETI Kakching & RSETI, Churachandpur

Kakching: Regarding opening of RSETI at Kakching District, DC Kakching stated that as the construction of RSETI required infrastructure, it will take time. However, temporary accommodations are available in ITI building, Municipality Corporation Office and some school buildings in the area. Assistant General Manager UBI, apprised the House that their Kakching Branch Manager had inspected the mentioned sites and a report had been forwarded to their controlling office. Further, a board meeting was being held on 08/07/2019. On query by the chairman, the AGM of UBI informed that RSETI at Kakching would be operational by next SLBC i.e June, 2019 Meeting.

(Action point: UBI)

Churachandpur: The SLBC convener informed the House that SBI was sponsoring a RSETI at Churachandpur District and suggested that other banks may explore the possibilities of opening RSETIs at Ukhrol District as well.

On the question of cost of training in RSETI, Churachandpur, the Co-Chairman stated that the State Rural Livelihood Mission (SRLM) would bear the cost of training candidates along with food, lodging and boarding while the remaining cost had to be borne by the sponsoring bank.

4. Regular holding of DCC meeting: The SLBC convener informed the House that all districts except Ukhrul had conducted DCC/DLRC meeting for the quarter ended March, 2019. The DCC meeting for Ukhrul is scheduled to be held on 17/07/2019.

(Action point: LDM, Ukhrul and DC, Ukhrul)

5. UBI and SBI to open one ATM each at 6th Manipur Rifles and Police Station, Ukhrul: The SLBC Convener informed the House that SBI already has 3(Three) ATM booths in Ukhrul- one each at Assam Rifles Campus of Somsai, Police Reserve Line and Mini Secretariat. The AGM, UBI informed that besides the two ATMs at present in Ukhrul, they are planning to open another ATM in the district as provision has already been made in their budget.

(Action Point : UBI)

6. Finance Dept. to work out plan for providing electricity and water at the composite structures built at unbanked blocks: The Principal Secretary, Finance informed the house that a meeting was conducted along with C.E./PHED, MD/MSPDCL, Dir/Planning, and Project Director/MDS to review the electricity and water supply in the remaining 15 unbanked blocks.

Based on the report submitted by MDS that the composite structures are almost complete and are in the condition for banks to open branch shortly, the following 7(Seven) blocks were identified for taking up the electricity and water supply works on priority –

- (1) Kasom Khullen
- (2) Willong
- (3) Purul
- (4) Khoupum
- (5) Henglep
- (6) Vangai Range
- (7) Tipaimukh

The Chief Engineer, PHED informed the House that water supply system is available in Willong and Purul, and for the remaining 5 blocks, an estimate amount of Rs.17 lakh would be required for providing water at the composite structures.

The Principal Secretary, Finance assured to make provision for the amount and asked the Dept. to submit the estimate. He added that ICICI Bank has not shown any progress in opening of its branch at Henglep and that the Government is ready to provide the necessary infrastructure if the banks show some progress in the task.

(Action point: Chief Engineer, PHED and MSPDCL/ICICI Bank)

7. Punjab & Sind Bank to provide in-principal approval for opening branch at Kasom Khullen: On query of the Chairman on progress of the matter, the representative of Punjab & Sind Bank informed that they had sent a letter to their controlling office; however, they have not received any communication from their higher authorities. The chairman advised the bank to send a reminder to their controlling office and status to be conveyed before the next SLBC.

(Action point: Punjab & Sind Bank)

8. Security to banks at Saikot and Samulamlan:

Shri Elangbam Priyokumar, IGP (OPS&PREV) stated that security had already been provided at MSCB, Saikot and PNB, Samulamdan branches. He also requested all the banks to write to the Police Dept for timely security personnel arrangements upon completion of the composite structures in the future.

9. Head Office of Allahabad Bank to approve opening of branch at Purul:

The Chief Manager, Allahabad Bank informed that in-principal approval for opening the branch is yet to receive from their Controlling Office. He further, informed that he has been advised to inspect and submit a latest report on the composite structure to the Head Office for further action. Regarding the status of the bank building and other amenities, the Principal Secretary, Finance informed the House that the building and the other related infrastructure in Purul is ready except the connection for water supply and electricity.

(Action point: Allahabad Bank, MSPDCL and PHED)

10. Finance Dept. and UBI to chalk out plan for opening Bank branch at Tousem:

The Assistant General Manager, UBI stated that the road condition and other transportation infrastructure in **Tousem** is not conducive for opening of new branches. He therefore, requested the concerned Govt. Dept. to ensure the proper infrastructure before opening of the branch in the area. The Chairman acknowledged that Tousem is the remotest sub-division in the State. However, since Government officials were also stationed and functioning in the area, the Bank can not cite bad road condition as the ground for not opening the branch.

(Action point: UBI)

11. Axis Bank to give in-principal approval for opening branch at Sangaikot:

The SLBC convenor informed that they had advised Axis Bank to provide action taken report (ATR) vide mail dated 30.05.2019 and reminders sent on 11.06.2019. However, Axis Bank had not given any response. Axis Bank was thus asked to respond with an ATR by the end of Aug, 2019.

(Action point: Axis Bank)

12. RBI to take up the matter with the Head Office of Canara Bank for non-approval of opening of branch at Andro: The Branch Manager, Canara Bank informed that a BC had already been appointed for the area instead of opening a branch. The Chairman, however, insisted on opening of a branch and further stated that it will not be of much difficulty to open a branch as it is in the valley region.

(Action point: Canara Bank)

III. CD Ratio & Growth during Quarter and Year to Year comparison:

The SLBC Convener apprised the House that they have achieved YoY growth of 6% in deposits and 27% in advances over the last year. The CD ratio stands at 57% which is a 10% increase from FY2017-18. The co-chairman reminded the banks that CD ratio is still below the 60% national benchmark and the banks should work harder so that it reaches the benchmark of 60%.

(Action point: All Banks)

IV. Opening of bank branches in unbanked blocks: The SLBC convener informed the house that in regards to 27 unbanked blocks identified, new bank branches have been opened in 12 blocks as on 31st March, 2019 and 15 blocks are yet to have a bank branch.

(Action point: All Banks)

1. Chingai & Lunchung Maiphei TD Blocks: The General Manager, RBI apprised that SDOs are not stationed in these blocks and they are functioning from a convenient place. Water supply and electricity is also an issue in these blocks. Further added that if district administration is functional at the blocks water supply and electricity issues would be resolved. The Chairman advised DC Ukhrul to look into the matter.

(Action point: DC Ukhrul)

2. Phungyar TD Block: The General Manager, RBI informed that a joint inspection had been conducted at the proposed site by bank officials of CBI along with RBI official and LDM of the district. The building is almost completed except for some minor civil works.

The Chief Manager CBI apprised that the remaining works such as fixing of collapsible gate, certification of strong room construction, electric connection, VSAT connectivity etc. are required to be carried out. On

the query from the Co-chairman regarding obtaining branch license, he informed that the bank is yet to receive approval from their higher authority.

The General Manager, RBI further clarified that as CBI is under PCA, the bank would require a letter from the State Government stating that the building is ready for occupancy. On the basis of the letter CBI may write to RBI, CO for approval regarding opening of bank branch in the said block.

(Action point: Central Bank of India and MDS)

3. Khoupum TD Block: The General Manager, RBI remarked that this is another block where approval for opening bank branch has already been given. The representative of UCO bank apprised that the roof of the proposed building has been blown off in a storm, and DC, Noney had submitted an estimate to Govt. for repairing works. He further added that bank will start the process of opening the branch once the building is handed over to the bank.

(Action point: UCO Bank, DC, Noney and Planning Department)

4. Henglep TD Block: The Co-chairman remarked that ICICI was not available to provide an update in this matter, and added that it is not acceptable for banks failing to send representatives in such important meeting of the State.

(Action point: ICICI Bank)

V. Opening of bank branches at Unbanked Urban Local Bodies:

1. Kwakta: The representative of Bank of Maharashtra informed that at present, there is no plan of opening new branches in NE Region as informed by their Head Office. However, they have forwarded another letter to their higher authorities in this regard. The Chairman advised that the Bank should not have any issue in opening a branch as the area, being in the valley region, has potential for good business.

(Action point: BOM)

2. Lamlai: The SLBC Convener informed the House that a 'Brick and Mortar' branch of Manipur Rural Bank had been opened in Lamlai Municipal Council. Further, YES bank informed that they would conduct specific account opening and financial literacy drives in this location to ensure the benefits of financial inclusion reach out to the unbanked customers.

(Action point: YES Bank)

3. Thongkhong Laxmi NP: The AGM, UBI stated that they had already completed survey and recommendations were sent to regional office, and awaiting for response. The Co-chairman informed the house that the last communication took place on September, 2018. Since then, there has been no further communication. He advised UBI to pursue the matter with the regional office.

(Action point: UBI)

4. Lamshang Nagar Panchayat: The Chief Manager, Allahabad Bank apprised that considering the population of 8130 at Lamshang, their Zonal Office had written to Head Office on 24/05/2019 proposing to open a BC outlet. Their Head Office had accorded permission for opening a CSP.

(Action point: Allahabad Bank)

VI. Status report of giving loans to fish farmers: The SLBC Convener apprised the House that the data presented was of 31st May 2019 and SBI had, on 6th July 2019, sanctioned 102 applications. The Managing Director, MSCB presented the latest status for MSCB – against their target of 302, 309 applications were received and 199 applications amounting to Rs.4.5 crore had been sanctioned. Out of this, 179 applications amounting to Rs 3.9 crore had been released. The Chairman appealed to the House that fishery loan, being a flagship programme of the State Government, the banks should take the matter seriously and dispose off pending applications within a month after the acceptance of the application by the banks. The progress of the banks in this regard is poor except for MSCB. The banks

should strive to complete their allocated target of 2871 at the earliest as the 2nd phase which will include the left out areas & hilly regions too, is to be started soon.

(Action point: All banks)

VII. Doubling Farmers' Income by 2022: The SLBC Convener apprised that 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. 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 programme. 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.

(Action point: Director Agriculture)

VIII. Inclusion of Financial Education in School Curriculum: The Chairman opined that the process of changing syllabus in School Curriculum is very lengthy and that since the process has been initiated, it will take some time for actual implementation in the school syllabus. He suggested that for providing banking literacy, small booklets can be distributed in the school in the form of non-compulsory subject. However, the General Manager, RBI advised that financial literacy needs to be a part of the school curriculum in the State in line with other State Boards/CBSE.

(Action point: Education (S) Dept.)

IX. Miscellaneous:

1. Approval of PMEGP target for 2019-20: The SLBC Convener proposed for the approval of the PMEGP target for the FY2019-20. The Chairman enquired if there were any comments from the members present. The House unanimously adopted the PMEGP target for 2019-20.

2. Inclusion of concerned Bank Branch Official in the selection process of PMEGP: The Director, Trade, Commerce & Industries apprised that most of the bank branch officials are a part of the district level task force. He further assured that in case any of the officials are not included, they will be informed and included in the task force.

(Action point: Director, Trade, Commerce & Industries)

3. Bifurcation of PMEGP target of SBI, Thanlon branch to HDFC and Axis Bank, Churachandpur branch: The Chairman questioned about the practical feasibility of branches in Churachandpur serving the customer of Pherzwal. He was of the opinion that reduction in the target of Pherzwal and allotting to Churachandpur might not serve the purpose. The GM, RBI advised that the target should not be reduced, as the main objective is to give more focus to backward area.

The Chairman advised that if the issue is of service area, Vangai Range is easily accessible from Jiribam and UBI, Jiribam should cater to the target portion of Vangai range without affecting the target of Pherzwal District.

(Action point: SBI, UBI, HDFC & AXIS)

4. Opening of a Nationalized Bank Branch and ATM at Thanga: SLBC Convener informed the House that the proposal had been in the pipeline since 2017 as requested by the MLA of Thanga Assembly Constituency and it has been put up in the House for proper deliberation. The Director, Institutional Finance advised that as decided in the SLBC for the road map for village above 5000 population, Thanga had been allotted to CBI. For quite some time the process had been pending with CBI. DIF advised CBI bank to respond for any development regarding opening of bank branch in Thanga.

(Action point: DIF & CBI)

5. NULM: The Chairman expressed his surprise to know that loan applications are pending since 2015-16 and that, not a single loan had been sanctioned under the scheme. He advised MAHUD Department to send a copy of the list to all the banks. He further added that it should be an agenda in the next SLBC. The Co-chairman had advised all banks to submit a status report.

(Action point: SLBC Convener, All Banks & MAHUD Department)

6. PMAY: The Regional Chief, HUDCO stated that the banks have failed to upload data in the portal for the loans sanctioned under PMAY. He therefore asked them to give a demonstration in the next SLBC

meeting. The Chairman has advised to include “PMAY Performance by HUDCO” as an agenda in the next SLBC meeting.
(Action point: SLBC Convenor & HUDCO)

The meeting concluded with a vote of thanks by Shri Susanta Sahoo, DGM, SLBC SBI, Northeast Circle.

ANNEXURE

List of invitees present in the 58th SLBC meeting for the quarter ended March’19 held on 08.07.2019 at the Conference Hall of Manipur Secretariat, South Block, Imphal

A. STATE AND CENTRAL GOVT. OFFICIAL

Sl no	Name	Designation/ Office/ Department
1	Dr. J. Suresh Babu, IAS	Chief Secretary, GoM
2	M. H. Khan	Additional Chief Secretary, Fishery
3	Shri. Rakesh Ranjan, IAS	Principal Secretary, Finance
4	Shri. E. Priyokumar Singh	IGP(AP/OPS &PREV)
5	Ms. Teresa Tangpua	AC to DC, Thoubal
6	Shri. Neilenthang Telien, IAS	DC Kaaching
7	Smt. Lalithanbigai K, IAS	DC Kangpokpi
8	Shri. Somorjit Salam	DC Senapati
9	Dr. Rangitabali Waikhom	DC, Imphal East
10	Shri. N Praveen Singh, IAS	DC Imphal West
11	Shri Krishna Kumar	DC, Chandel
12	Shri. O Poireinganba	SDC/DC Noney
13	Shri. L Thomson	SDC/DC Pherzawl
14	Shri. Kajaigai Gangmei	ADC/ DC Ukhrul
15	Shri. Bhungba M	AC to DC, Jiribam
16	Shri. Ginmuan Ngaihte	AC to DC, Churachandpur
17	Shri. M Kapajit Singh	I/C/ Bishnupur
18	Shri. L. Kiran Kumar	ADC/ DC Tamenglong
19	Smt. Anna Arambam	Director, IF
20	Smt. A Bidyarani A	Director, Fisheries
21	Shri. Yasser Khan	Jt. Director, MAHUD
22	Shri. Hanidul Haque	A.D (T), Sericulture.
23	Shri C. Arthur W	Director (Trade, Commerce & Industries)
24	Shri. Rojendran N	CFO Education (S)
25	Shri. Rojit Irom	Asst. Commandant, IGP (OPS)
26	Shri. Peter Salam	Dy. Secy., Commerce& Industries
27	Shri Xavier Longmei	Joint Director, Education
28	Shri. R Rang Peter	Joint Secy. H & SC
29	Smt G Ganguilu	Dy. Secy (SW)
30.	Shri. Kh. Dilip Singh	Joint Director, Com & Ind
31	Ph. Khangmeidun	CEO MKVIB
32	Shri. S.Priyokumar Singh	AGM, BSNL
33	Shri. N. Ibomcha Singh	AGM, BSNL
34	Shri. CH Ajit Singh	Director, Treasuries
35	Shri RK Dhirensana Singh	Asst. Director, Eco & Stats
36	Shri. L. Jogendra Singh	Asst. Director, IF
37	Shri. M. Nando Singh	Dy. Secy
38	Shri. Ch Ningthouba Meetei	A. O, RD& PR
39	Shri. Thangbiakhan	CFO, TA & Hills

40	Smt. Joyce Lalremmawi	SP, CID CB
41	Shri. H. Homendro Singh	A.R.O, Planning
42	Shri KH Rajen	SIO NIC- Manipur
43	Smt. Sendme Siranao	DEM (S), HUDCO
44	Dr. Sanaton Deka	Regional Chief, HUDCO
45	Smt. L. Lindali Chanu	F.I, Fishery Department
46	Shri Khamsing Ahim	Addl. Director, Fisheries.
47	Shri Kh. Hera Singh	Project Coordinator, KVK Imphal West
48	Shri. H Sunil	CE PHED
49	Shri. N. Subhas	Addl. CE PWD
50	Shri. T. N. Singh	Asst. Director, MSME
51	Shri. M. Kiran Kumar Singh	Adl. Director, Dept. Of Hort & SC
52	Shri. S. Rupkumar Singh	MDS

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. Subhasish Roy	Regional Head, IDBI
2	Shri. Samarendu Samat	Chairman, MRB
3	Shri. A. Subhash	Managing Director MSCB
4	Shri. R.N. Samanta	AGM, UBI
5	Shri. Kh Rajen Singh	CEO, MPCB
6	Shri. R. C. Sethi	AGM, Union Bank
7	Shri. Ashok Kumar Mohapatra	AGM, Indian Overseas Bank
8	Shri. L Angonba Singh	Dy. G.M MSCB Ltd
9	Shri. Ashutosh Gupta	Chief Manager, Allahabad Bank
10	Shri Halayndh kumar	Chief Manager, CBI
11	Shri. Dn Mishra	Chief Manager, Allahabad Bank
12	Shri. L. Neihzial	Chief Manager, UCO
13	Shri. Kh. Raghmani Singh	Chief Manager (Adm), MRB
14	Smt. Rinchiuphi Ragui	LDM, Imphal East & Tengnoupal
15	Shri. Khaling Themson	LDM, Ukhrul & Kamjong
16	Shri. M. Premchandra Singh	LDM, Jiribam & Tamenglong
17	Shri. Y. Ibochou Singh	LDM, Bishnupur & Noney
18	Shri. Roshan Kamei	Senior Manager, NESFB
19	Shri. H. Bivekananda Singh	SBM, BOI
20	Smt. H. Avila	Branch Manager, Dena Bank
21	Shri. N. Parabat Singh	DUP & Branch Head, Axis Bank
22	Shri. Birjit Laikangbam	Branch Manager, Yes Bank
23	Shri. R Ezekiel Poumei	Manager, Indian Bank

24	Ng Hungyo	Manager , Canara Bank
25	Shri. R.S. Shimrayngayung	Manager, IOB
26	Smt. Charmila Shaiza	Manager, PSB
27	Shri. Rameichan	Officer, PSB
28	Smt. Moirangthem Rishila	Branch Manager, Bank of Maharashtra
29	Shri. Bikram Ksh	Branch Manager, Bandhan Bank
30	Shri. Krishnendu Mondal	Cluster Head, Bandhan Bank
31	Shri. G. Ramkumar Sharma	Asst. Manager, SIDBI
32	Shri Chourajit TH	Asst. Manager, NEDFI
33	Shri. W Horan	Manager, IDBI
34	Shri. Heirom Suraj Meetei	Sr. Manager, Union Bank of India
35	Shri. Pf. Ashuli	Agri. Officer, Vijaya Bank
36	Shri Goutam Wangkhem	Cluster Branch Manager, Indusind
37	Shri. Kungminlian Shoute	Asst. Manager, Syndicate Bank
38	Smt. M. Rita Devi	Asst. MWCB

D. CONVENER BANK OFFICIALS

Sl. No.	Name	Designation/ Office/ Department
1.	Shri. Sunil Kumar Sahoo	CGM, NE CIRCLE, LHO, Guwahati
2	Shri Susanta Sahoo	DGM SLBC, LHO, Guwahati
3	Shri. Mahir Das	AGM,SLBC, LHO, Guwahati
4	Shri Lalkholun Hangshing	SLBC Convener
5	Shri. Girindra Sarma	AGM, Imphal Branch, SBI
6	Shri Y. Nirmol Singh	Chief Manager
7	Shri L. Kipgen	Chief Manager
8	Shri N. Nimai Singh	LDM, CCpur, Chandel, Thoubal, Kakching, Phz
9	Shri. Angom Sanjeev	CM, Credit, SBI
10	Shri. Naorem Rajen Singh	CM, CS&CM, SBI
11	Shri. T. Haokip	CM, NPA & AUCA Recovery
12	Shri. Haojakhup Kipgen	LDM, Kangpokpi
13	Shri. Hrailu Hriinii Poumai	LDM, Imphal West
14	Shri. Sothang Haokip	LDM, Pherzwal
15	Shri. Hubert S.Z Khubong	LDM, Thoubal
16	Shri. L.S. Peter Mao	LDM Senapati
17	Shri. Rakesh Saikhom	Asst. LBO, SBI, Imphal West
18	Shri. Naorem Columbus Singh	Asst. LBO, SBI, Imphal West