

**IMMEDIATE**

No.3/230/2016-D/IF  
GOVERNMENT OF MANIPUR  
FINANCE DEPARTMENT  
(Institutional Finance)

Imphal, the 29<sup>th</sup> April, 2020

To,

The Chief Manager, Lead Bank Office,  
State Bank of India, Regional Business Office, Babupara, Imphal

Subject:- **Draft Minutes of Special SLBC meeting for Resumption of Agriculture related activities w.e.f. 20/04/2010 held on 21<sup>st</sup> April 2020 in the Conference Hall, Old Secretariat.**

Sir,

With reference to your email on the above subject, I am directed to send herewith a copy of the approved slightly modified minutes of the Special SLBC meeting for Resumption of Agriculture related activities w.e.f. 20/04/2010 held on 21<sup>st</sup> April 2020 in the Conference Hall, Old Secretariat for your necessary action.

Encl: as above

Yours faithfully,

  
.. 29/4/2020

**(Anna Arambam)**  
Director, Institutional Finance,  
Manipur

Copy to:-

1. SO to Chief Secretary, Government of Manipur.
2. Addl. Chief Secretary (Finance), Government of Manipur
3. Assistant General Manager, State Bank of India, Regional Business Office, Babupara, Imphal

**Draft Minutes of Special SLBC meeting for Resumption of Agriculture related activities w.e.f 20/04/2020 held on 21<sup>st</sup> April 2020 in the Conference Hall, Old Secretariat**

The Special SLBC meeting for resumption of Agriculture related activities w.e.f. 20.04.2020 was held on the 21<sup>st</sup> April, 2020 at the Conference Hall, Manipur Secretariat, Imphal. The meeting was chaired by Dr. J. Suresh Babu, Chief Secretary, Government of Manipur and attended by Shri Rajesh Kumar, Additional Chief Secretary (Finance), Dr Suhel Akhtar, Additional Chief Secretary, Shri M.H Khan, Additional Chief Secretary, Shri V. Vunlunmang, Principal Secretary, Shri. E. Priyokumar Singh, IGP (AP/OP& Prov), Smt. Anna Arambam, Director/ Institutional Finance (DIF), Ms. Mary L. Gwite, GM, RBI, Dr. KJ Satyasai, GM, NABARD, senior officials of the State Government 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.

At the outset, the SLBC Convener, L Hangshing, briefly highlighted the need for holding a Special SLBC meeting in the light of Government notifications for opening up of activities in Agriculture & Allied Sectors and as part of the action points emerging from the Video Conference taken by the Secretary, DFS, Ministry of Finance, Government of India on the 17th April, 2020 with the State Government headed by the Additional Chief Secretary , Dr Rajesh Kumar along with SLBC Convenor and representatives of RBI & NABARD. The SLBC Convener also cited that since SLBC meeting for the September and December quarters could not be held due various reasons, it was proposed that review of performance of the banks in the September and December quarters may also be kindly taken up. The Chairman agreed to the proposal and decided to review both the quarters during the Special SLBC.

The SLBC Convener pointed out that movement and operation of some BC/CSPs in the State has been affected during lockdown. He requested the Chairman to look into the issue so that interrupted Banking Service can be provided at various clusters. He also stated that all the Bank Branches have been made functional and availability of cash at all the ATMs have been ensured. However, the availability of petrol was another issue faced by the banks. The Chief Secretary advised the IGP to issue necessary instructions to the police personnel on duty to permit free movement of bank staff, ATM logistics and BC /CSPs without curfew pass. The Chief Secretary informed the House that petrol pumps are now open so the problem will not be there. However, in case the problem persists, it was advised that ACS, Finance may take up the matter with CAF&PD Department for resolving the issue.

Thereafter, the matter was taken up as per the Agenda.

**1. Ensuring Banking and credit related needs for resumption of agriculture related activities and marketing through the following:**

- (i) Additional Chief Secretary, Finance pointed out there have been some reports of inability to credit funds released under PMGKY due to accounts being dormant/inoperative. He emphasized that there should not be any KYC related issues in such zero balance accounts. AGM, Punjab National Bank remarked that account will become dormant if the person does not transact the account in two years. However, it was advised that all such zero-balance accounts which have become dormant should automatically be re-activated, especially during the current situation.
- (ii) The Nodal Officer, SLBC informed the House that the total amount disbursed under PMGKY to Women PMJDY Account holders stands at Rs.22.25 crores as on date. MD, MSCB stated that they have 9511 PMJDY women accounts but they have not received the required PMGKY amount in their account yet. He further stated that no Co-operative Bank has received the amount till date. GM, NABARD informed that it is being taken up.
- (iii) Director, Agriculture pointed out that the level of saturation of KCC loan with the eligible cases of PM-Kisan beneficiaries is very less. Shri Sanjeev, CM(Credit), SBI, RBO stated that many PM-Kisan beneficiaries have turned out to be ineligible upon close perusal. A vast majority of the beneficiaries are actually students, Government employees, etc. to whom KCC loans cannot be sanctioned. ACS, Fishery remarked that Private Banks are not sanctioning loans under Agriculture and Allied activities. The Chairman also enquired as to why the figures for SHG Financing is blank in respect of private banks. The Nodal Officer pointed out that it is primarily due to non-reporting in the SLBC site. RBI, GM added that private banks have, in fact, sanctioned loans under this segment but proper reporting has not been done. SLBC Convenor was advised to ensure that all the banks are instructed to upload their data on the portal as this has been an issue raised in many of the past SLBC meetings.

**2. Ensuring availability of cash through Bank Branches, ATMs, BCs**

- (i) The Chairman asked the SLBC Convener as to how the banks are monitoring the operations of the BCs. The SLBC convener clarified that each Bank has its own mechanism to monitor the activities undertaken by the BCs. The Chairman urged all the banks to ensure activation of

the inactive BCs, and also advised the SLBC Convenor to furnish a daily report to DIF regarding the transactions done by the BCs as they are playing a major role during the lockdown period.

- (ii) The SLBC convener informed the House that availability of ATMs is more than 90% in the whole State and sufficient cash is available in all the ATMs.

### **3. Lending through Commercial Bank Co-operative Banks, Rural Banks to be increased to meet the credit needs & Road Map by all the Banks for improving lending in the Priority Sector.**

- (i) The Chairman lauded the banks for their performance in keeping the CD ratio at 68%. He remarked that this may be due to low deposits in the Banks.
- (ii) He also advised that banks need to focus in the agriculture sector and work harder to achieve the benchmark of 18%.

### **4. Review of progress under ACP with respect to September and December Quarters 2019**

The SLBC Convener apprised the House that by the end of December quarter, the ACP achievement stands at 34% under Priority Sector and 275% under Non-priority Sector. Banks normally tend to sanction more loans in the last quarter and considering the PMEGP loans of the FY19-20, banks are expected to achieve their targets by March end. The March figures may be reviewed in the next SLBC meeting.

### **5. Review of Unbanked Blocks with reference to MGNREGA fund DBT.**

- (i) RBI, GM informed the House that all the villages with population above 2000 are covered under banking services, whereas out of 2252 villages with population below 2000, only 540 are yet to be banked. Additional Chief Secretary, Finance opined that covering the Unbanked Villages by IPPB is a possibility. The SLBC convener opined that the reason for non-transfer of funds through DBT for MGNREGA in respect of some villages could be due to unwillingness from Village Chiefs.
- (ii) ACS, Finance advised that the banks should recruit more BCs, at least 100 more, as this is the most practical way to cover the unbanked areas at present. The RBI GM informed that recruitment of BCs is a very lengthy process and that it is not so easy for the banks to recruit so many BCs at one go.

- (iii) The ACS, RD&PR informed that Director Institutional, Finance had been requested to furnish the village-wise number of bank accounts opened in the Hill Districts so as to cross-check the data available with the Department for implementation of MGNREGS. Since the details will be available only with the banks, DIF informed that the list will be furnished as soon as it is obtained from the Lead Bank.
- (iv) The Chairman advised that a meeting may be convened with Finance Department, RD&PR Department, RBI, SLBC Convenor and Superintendent, Postal Services to chalk out an Action Plan for coverage of the unbanked villages and disbursement of funds for MGNREGS through DBT.

#### **6. Intensifying FLC Camps for post COVID pandemic and financial inclusion activities.**

The Chairman advised that due to the current lockdown, any type of mass gatherings have been banned and as such, conduct of FLC Camps will not be possible now. The situation may be reviewed around June when normalcy might return and banks can carry forward with their FLC Camps and financial inclusion activities.

#### **7. Review of providing Moratorium to eligible loan A/C as per RBI guidelines**

The GM, RBI apprised the House that the provision of Moratorium on Term Loans is deferment of payment of 3 EMIs. The interest will, however, continue to accrue and the deferment of 3 EMIs will not be considered as restructuring of loans. Both the customers as well as the banks will benefit from the move during this critical phase. Term loans due to non-payment of EMIs on account of this relaxation will not slip to NPA.

#### **8. NABARD Fund**

- (i) The GM, NABARD apprised the House that NABARD is in direct contact with DFS on daily basis and has been issuing instructions. In one of the meetings, DFS had issued instruction regarding **saturation of PM-Kisan beneficiaries with KCCs**. He further added that RBI has given Rs 50,000 crore to National Housing Bank (NHB), National Bank for Agriculture and Rural Development (NABARD) & Small Industries Development Bank of India (SIDBI), of which Rs 25,000 crore has been given to NABARD to further support RRBs, Co-operative banks & MFIs. In this regard a meeting had been conducted at NABARD along with Chairman MRB, Managing Director, MSCB and others. Detailed circular

guidelines based on the deliberations of the meeting will be issued shortly.

- (ii) Last year NABARD received Rs 75 lakhs for funding FLC Camps but only one third of the fund could be utilized. GM, NABARD appealed to all the banks to actively participate and conduct more FLC camps once the current situation improves.

**9. Miscellaneous agenda if any from the participants with permission of the Chair**

- (i) With regard to withdrawal of security personnel from 18 banks on 13<sup>th</sup> March 2020, the IGP (AP/QPs &Prov), E. Priyokumar Singh, apprised the House that as on 1<sup>st</sup> April 2020, only UBI/Senapati, Vijaya Bank/Imphal West and Bank of Baroda have cleared the police guard bills raised by the Department and that other banks have not paid the dues. The Chairman advised that considering the present situation, the banks may be allowed to clear their dues after June.
- (ii) The Director/ Trade, Commerce and Industries informed the House that the performance of PMEGP for current FY is very poor. It was, therefore, proposed that from the next programme year, the Department may receive the proposals prior to allocation of targets by SLBC as processing of the applications takes time. The House unanimously accepted the proposal.
- (iii) The Managing Director, MSCB apprised the House that as a part of providing banking services to unbanked blocks, MSCB has opened a branch at Saikot. Recently, security personnel had been removed from the branch and the bank has been asked to make payment of Rs. 50000 per month for providing the armed guards. The Bank is not in the position to bear such expenses and moreover, providing security was a part of the program of opening banks at unbanked blocks under Tribal Inclusive Growth Plan. The Chairman advised the Police Department to provide the security free of cost.
- (iv) The AGM, Punjab National Bank (erstwhile UBI) apprised the House that all loans sanctioned under the Make in Manipur scheme amounting to approximately Rs 4 crore have slipped to NPA and the banks like UCO, MRB, UBI and SBI have been adversely impacted. The issue has been discussed and deliberated upon in previous meetings, too; however, till date no specific action plan has been formulated on the issue of rising NPAs, particularly under Make in Manipur portfolio. The Chairman advised the Trade, Commerce & Industries Department to look in to the matter and furnish an update in the next SLBC meeting.

- (v) SBI and UBI were requested to furnish an update on the opening of RSETI in Ukhrul and Kakching in the next SLBC meeting.
- (vi) GM, RBI requested that financial inclusion may be included in the syllabus in the book/textbook of BOSEM. Since Education Department was not present in the meeting, it was decided to discuss the matter in the next SLBC meeting.

The meeting ended with thanks from the Chair.



**(Dr. J. Suresh Babu)**  
Chief Secretary  
Government of Manipur

**List of members present in the Special SLBC meeting held on 21.04.2020 at 11.00 A.M at the Conference Hall of Manipur Secretariat, South Block, Imphal**

**A. STATE AND CENTRAL GOVT. OFFICIAL.**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation/Office/ Department</b>
1	Dr. J Suresh Babu, IAS	Chief Secretary, GoM
2	Dr. Suhel Akhtar, IAS	Add Chief Secretary, GoM,
3	Shri. M.H.Khan, IAS,	Add Chief Secretary, Fishery, GoM
4	Dr. Rajesh Kumar, IAS	Add Chief Secretary, Finance, GoM
5	Shri. V. Vunlunmang, IAS	Principal Secretary, GoM
6	Shri. Kh. Raghmani Singh, IAS	Commissioner/ Agriculture, GoM
7	Shri. H Gyan Prakash, IAS	Commissioner/Veterinary
8	Smt. Anna Arambam	Director, DIF
9	Shri. E. Priyokumar Singh	IGP (AP/QPs & Prov)
10	Shri. C. Arthur W	Director (TC/I)
11	Smt. Laltanpuui Vanchhong	Director/Agriculture
12	Shri. N. Gojendro	Director/Fishery
13	Shri. H. Chaoba Singh	Director (Vety/A H)
14	Shri. K. Radhashyam Singh	Spl. Secretary (Home)
15	Shri. V.R. Khongreingam	Under Secretary (RD & PR)
16	Smt. Yumnam Robita	SMD/MSRLM
17	Dr. L. Arunkumar Singh	Joint Director/Veterinary
18	Shri. C.S Khongsai	SMM, MSRLM
19	Shri. L. Jogendra Singh	Assistant Director, DIF
20	Dr. Kh. Manileima Devi	Veterinary Officer
21	Shri. Chungong Pamei	Agriculture Officer, Hort & Sc
22	Shri. Ph. Bhavananda	SO to CS

**B. RESERVE BANK OF INDIA AND NABARD**

<b>Sl No.</b>	<b>Name</b>	<b>Designation/Office/Department</b>
1	Smt. Mary L. Gwite	General Manager, Reserve Bank of India
2	Shri. K.J. Satyasai	General Manager, NABARD
3	Dr. R. Ravi Babu	Deputy General Manager, NABARD
4	Shri. D. Simte	Protocol Officer, RBI

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

<b>Sl. No.</b>	<b>Name</b>	<b>Designation/Office/Department</b>
1	Shri. A. Subhash Singh	MD, MSCB Ltd
2	Shri. L. Angouba Singh	DGM, MSCB
3	Shri. R.N Samanta	Assistant General Manager, PNB (E-UBI)
4	Shri. Samarendu Samat	Chairmen, MRB
5	Shri. L. Neihsial	Chief Manager, UCO Bank
6	Shri. Uttam Mandar	Chief Manager, Bank of Baroda
7	Shri. M. Ibotombi Singh	Sr. Manager, BOB
8	Shri. B. Bimol	Sr. Manager, MRB
9	Shri. Roshan Kamei	Sr. Manager, NESFB
10	Shri. N.Rajesh Singh	Dy Manager, HDFC
11	Shri. Homen Moirangthem	Axis Bank
12	Shri. Sandeepan Bhretachaji	BH, Axis Bank

**D. CONVENER BANK OFFICERS**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation/Office/Department</b>
1	Shri. Lalkholun Hangshing	Convener
2	Shri. H.H Poumei	Chief Manager, Imphal West
3	Shri. Angom Sanjeev	Chief Manager, Credit, SBI
4	Kh KiranKumar Singh	Manager (FI), SBI
5	Shri. N. Columbus Singh	Assistant, SBI, LBO, Imphal West