

**DRAFT MINUTES OF THE 54TH STATE LEVEL BANKERS COMMITTEE (SLBC) MEETING
FOR THE QUARTER ENDING MARCH, 2018
HELD ON 5TH JULY -2018 AT CONFERENCE HALL, MANIPUR SECRETARIAT, IMPHAL.**

The SLBC meeting for the quarter ending March'18 was held on the 5th July, 2018 at the Conference Hall, Manipur Secretariat, Imphal. The meeting was chaired by Dr. J. Suresh Babu, the Chief Secretary, Govt. of Manipur, and attended by Shri. V. Vumlunmang, Principal Secretary, Finance, Shri P. Vaiphei, Principal Secretary, Textiles, Commerce & Industries, Shri. L. Kailun, Inspector General of Police (Zone III), Director of Institutional Finance (DIF), senior officials of the State Government, DCs/ADCs and SPs of the districts, and senior officials from different Banks. The RBI was represented by Shri P.S. Khual, General Manager and NABARD was represented by Shri P N Praveen Kumar, General Manger (OIC), NABARD, Imphal.

1.1 The SLBC Convener Bank was represented by Shri Kamal Khanal, Regional Manager, SBI, Regional Business Office, Imphal.

1.2 List of participants attended the meeting is enclosed as per Annexure.

2.0 At the outset the Chief Secretary, Manipur welcomed all the members and advised the Principal Secretary, Finance to give the opening speech. The Principal Secretary, Finance welcomed the Chairman and members of the SLBC, Manipur. He requested for some agenda items to be taken up on priority in which the House approved and advised to proceed.

2.1 Districts without LDMs: The Principal Secretary, Finance apprised that Bishnupur, Tamenglong, Tengnoupal and Noney were the districts which were not having LDMs and this had hampered the progress in Go To Village mission. The Chairman emphasized that "Go To Village" mission is one of the flagship programmes of Govt. of Manipur and banking sector is a key part. Unless LDMs are not appointed, the programme will not be a success in these districts. The AGM, UBI, Imphal Branch informed that due to retirement of the previous LDM the post was lying vacant and appointment of new LDMs was under process. He assured that LDM(s) would be posted by mid of July'18. The House advised UBI to take care of all "Go To Village" mission related issues. **(Action: UBI)**

2.2 Non-Functional new Bank branches:

a) Khengjoy/ Joupri: Chief Manager, ICICI informed that officials had been posted at Joupri. Due to recent change in the account opening process which uses TAB banking and non-compatibility of BSNL SIM card, they are not able to provide any banking service. He also informed that the matter had already been intimidated to their higher authority and also requested for SLBC intervention.

The Chairman advised the Bank to take up the matter with the Principal Secretary, Finance for sorting out the matter with the concerned department. **(Action: ICICI Bank)**

b) Tamei: The AGM, SBI, RBO, Imphal informed that internal work was in progress and the branch would be functional by 15th August 2018. The DC, Tamenglong also confirmed that SDO was functioning from Tamei. **(Action: SBI)**

c) Samulamlan: The Branch Manager, PNB informed that internal work was going on vigorously and needed two months for making the branch functional. The House advised to give an intimidation by 15th August 2018. **(Action: PNB)**

d) Status of handing over of bank building at Saikot: The AGM, MSCB informed that they were ready to move in and open the branch once the building was handed over. The DC, Churachandpur informed that there were some minor works pending.

The House advised the DC, Churachandpur and MSCB to sort out the issue and the branch should be start functioning by 1st August, 2018. **(Action: MSCB & DC, Churachandpur)**

2.3 Other Unbanked Blocks: The Chairman advised that the matter had been pending for a very long time and concrete decision and action should be taken and advised the Convener to appraise the status of the Blocks.

Tousem: The AGM, UBI Imphal Branch apprised that they had visited Tousem and found contradictory findings to the reports submitted to SLBC. The Chairman reiterated that the Bank has to open the branch. The DC, Tamenglong informed that power and water are not available and once it is available, the building can be handed over to UBI. The House advised the DC to hand over the building to UBI and consult with MSPDCL for power connection.

(Action: UBI, DC, Tamenglong & MSPDCL)

Chingai: Chief Manager, Vijaya Bank informed that the building was not suitable for opening a bank branch. However, the DC has offered some other buildings for bank branch. He assured the house that a team from their Head Office will be coming for selection of the building.

The DC, Ukhrul also confirmed that the building was not in good condition and hence other building had been offered. **(Action: Vijaya Bank & DC, Ukhrul)**

Lungchung Maiphei: It was confirmed that the branch could be opened at any time as all the infrastructures were available and ready for occupation. The Manager, Bank of Baroda informed that they were unable to open any other new branch as they had exhausted their quota for branch opening in Manipur for the Financial Year. He informed that they had taken up the matter with their higher authorities and also requested for SLBC's intervention. The House opined that the permission for opening bank branches at Unbanked Blocks must have already been given as the matter had been pending since 2012 and advised the Bank to open the branch. **(Action: BOB)**

Kasom Khullen: It was informed that the building was not ready and power and water supply were not available. The DC, Kamjong also confirmed the status.

PSB further apprised that they will be opening branches at T. Waichong and Khekman. **(Action: P&SB)**

Phungyar: CBI informed that infrastructure was not ready and there was no power supply. **(Action: DC, Kamjong & CBI)**

Willong: VJB informed that they are ready to open the branch once the infrastructure is ready and handed over. **(Action: Vijaya Bank)**

The DC, Noney apprised that the infrastructure was ready for Khoupum blocks. He had been pursuing with UCO bank and RBI but still there was no progress. The Manager, UCO bank informed that they have submitted the final survey report to their Head Office and they are waiting for further advice.

The Chairman advised Director, Institutional Finance to get the estimates for completing the remaining work at unbanked blocks passed and allocate the fund to concern DCs.

(Action: Institutional Finance)

2.4 RSETI: The DC, Churachandpur informed that RSETI, Churachandpur was running temporary from a rented premises and also the progress in construction work at permanent location was very slow. The DC, Churachandpur further apprised that the settlement percentage is very poor as it should be more than 80%.

2.5 “Go To Village” Pendency: The Principal Secretary, Finance apprised that there was huge number of pendency with Banks under Go To Village. The House observed that due to absence of LDMs in 4 districts, the pendency was high and advised UBI to appoint one nodal officer to look after the issue until regular LDMs are appointed. The Additional Chief Secretary, Agriculture advised Banks to take up more cases of loan during “Go To Village”.

(Action: UBI)

The Chairman informed that the Govt. of Manipur had started a new scheme called “Start Up”. In this programme, training will be imparted to upcoming entrepreneurs and finance from Banks will be required. He appealed to all the Banks to come and participate in the programme so that good entrepreneurs could be chosen and financed.

2.6 Roadmap for Doubling Farmer’s Income by 2022: The Additional Chief Secretary, Agriculture apprised that apart from Agriculture Department, Horticulture and Fishery Department were also taking part in this programme. He added that in order to do double cropping, the department is trying to tap underground water but with no success. So, the Department has come up with a plan to store ground water through dams. The Additional Chief Secretary further apprised that identification of farmers have been done in the areas where there is sufficient rainfall for double cropping and appealed to Banks for financing in this areas for optimal output.

(Action: All Banks)

Then, the Chairman advised the Convener, SLBC to take up the proceeding as per the agenda.

3.1 Confirmation of minutes of the last SLBC meeting held on 08.03.2018: The Convener, SLBC apprised that the approved minutes of the last meeting had already been circulated to all the members and requested the House to adopt the approved minutes of the last meeting. The house unanimously adopted the minutes.

3.2 Sarfaesi Act: Assistance by Deputy Commissioners: The AGM, UBI Imphal Branch requested the House to advise the District Magistrates to assist the Banks for smooth possession of the said property while taking physical possession of mortgaged property. The House advised all District Magistrate to take priority on such issues.

(Action: All DCs)

3.3 Revamp of Lead Bank Scheme: The SLBC Convener apprised that they had received instructions from RBI for revamping the Lead Bank Scheme with emphasis that SLBC should discuss mainly the policy related issues only. For this specific Sub-Committees will have to be formed and a Steering Sub-Committee will decide the agenda for the SLBC which will be based on the minutes of the Sub-Committee meetings.

The DDG, DFS opined that smaller number of sub-committees would be more preferable. The issues which are beyond the preview of the sub-committees will be discussed at SLBC. After deliberate discussion, the following sub-committees were recommended constituting of the following members:

1. Steering Sub-Committee:

a) Function: The Sub-Committee is to deliberate on the agenda proposals from different stakeholders and finalized a compact agenda for the SLBC meeting.

b) Members of the Sub-Committee:

Chairman: Additional Chief Secretary, **Convener:** SLBC Convener and

Other members: i) Officer-in-charge, RBI, ii) Officer-in-charge, NABARD, iii) Director, Institutional Finance, iv) Asst. General Manager, UBI, Imphal Branch, v) Chairman, Manipur Rural Bank, vi) Representatives of UCO Bank and Axis Bank.

2. Sub- Committee on Unbanked Blocks, Unbanked Rural Centers, Expansion of Banking Network, Financial Inclusion Initiatives, Financial Literacy:

a) Function: Monitoring the status of opening bank branches in unbanked blocks, Opening of banking outlets in unbanked villages, CBS enable banking outlets at unbanked rural centers (URCs), Operation of Business Correspondences, Inclusion of Financial Education in the School Curriculum, Financial literacy initiatives, function of RSETIs, Skill development partnering with KVK, Hort. Mission, etc.

b) Members: Chairman: Principal Secretary, Finance, **Convener:** SLBC Convener,

Other Members: i) Officer-in-charge, RBI, ii) Officer-in-charge, NABARD, iii) Secretary, IT, iv) Secretary, Planning, v) Secretary, Social Welfare, vi) Director, Education (S), vii) Police, viii) Chairman, MRB, ix) AGM, UBI Imphal Branch.

3. Review of Credit Disbursement/ Financial Performance of Banks:

a) Function: Monitoring the achievement under ACP, Govt. Sponsored Schemes, Credit Flow to MSME, KCC & Crop Insurance, SHG Bank Linkage, Doubling Farmer's Income, CD Ratio, Position of NPAs, Issues remaining unsolved at DCC/DLRC, Timely submission of data by banks.

Members: Chairman: Additional Chief Secretary, **Convener:** SLBC Convener

Other Members: i)All Banks, ii)Director, Institutional Finance, iii)Director, Commerce & Industries, iv)Director Agriculture, v)Director, Planning, vi)Director, Horticulture, vii)Director, Fishery, viii)SMD and ix)MSLRM.

4. Promotion of Digitalization:

a) **Function:** Monitoring the digitalization of land records and seamless loan disbursement, Discussion on market intelligence issues e.g. Banking related Cyber Frauds, Credit related frauds etc.

Members: Chairman, Director IT and Convener: Chief Manager, SBI

Other Members: i) Director, Institutional Finance, ii)AGM, UBI Imphal Branch, iii)Chairman, MRB, iv)BSNL, v)Branch Head, UCO Bank, Imphal Branch

3.4 Banking Key Indicators: The House observed that the CD ratio of the state was below the national average of 60%. Convener, SLBC apprised that due to huge inflow of deposit during March'18 the CD ratio was on the lower side otherwise the CD ratio of the state would be above 60%. The Chairman, MRB suggested that if the average CD ratio was also shown alongside, then the House could get the clearer picture.

3.5 Opening of bank branches at Unbanked Nagar Panchayats: The Chairman opined that the locations for opening these branches should be favorable to the allotted banks as these places are in the valley districts and population of these areas are also very high. He advised the concerned Banks to open their branches at the earliest. **(Action: All Banks)**

3.6 Opening of brick and mortar branches at villages having population more than 5000: The GM, RBI apprised that selection of villages for opening branches with CBS enable banking infrastructure would be finalized by the Sub-Committee and once finalized, it would be put up to the SLBC for approval. The Chairman advised to complete the process at the earliest.

The Chairman further advised that local shopkeepers at villages should be enrolled as CSPs as they would be able to provide the banking service more efficiently. AGM, UBI informed that many Ultra Small branches had been opened in other states but there was no such development in Manipur. GM, RBI opined that there were much larger issues in the state because most of the senior most bank officials could take concrete decision on certain issues pertaining to the state. Not only this, some LDMs are looking after 4-5 districts which is very difficult for giving effective service owing to the difficult terrain. He added that the matter had been put up with the Competent Authorities and requested DFS's intervention. The DDG, DFS obliged to the request. The Chairman also advised that the State Govt. should also take up the matter with the Competent Authorities. **(Action: DFS & State Govt.)**

3.7 Progress under PMJDY: The Chairman apprised that the delay in delivery of Rupay cards was a major hindrance in delivery of banking services and a concrete solution should be taken out. The SLBC Convener informed that for SBI there was a plan of collecting rupay cards by Corporate Centre from the vendors and sending directly to concern branches. The branches in turn will hand over the card to customers. If this plan comes into effective, then the problem for issue of delivery of Rupay cards will be sorted out.

The Secretary, Social Welfare apprised that there was problem in the debit and credit (Transactions) of money for the old age beneficiaries and there are pending cases with some branches. The House advised to submit the pending list to SLBC Convener for necessary action.

(Action: All Banks & Social Welfare Dept.)

3.8 Aadhaar seeding: The SLBC Convener apprised that the percentage of aadhaar seeding in bank accounts stood at 59% for the State. The AGM, UBI Imphal branch informed that there are many cases where one person is having more than one account in different banks and all these accounts are not aadhaar seeded. This could also be one of the reasons for low seeding.

(Action: All Banks)

3.9 Annual Credit Plan: It was observed that achievement under Annual Credit Plan 2017-18 was satisfactory except Agriculture and Education sector.

The SLBC Convener put up the consolidated ACP target 2018-19 for the state and requested for adoption of the same. There was request to increase the Renewable Energy and SHG targets. The House adopted the target, however advised the SLBC Convener to revise the Renewable Energy and SHG targets.

The DC, Noney raised that people in the hill areas in the state were facing lot of difficulties in availing Housing loans due to non-patta system and requested to find a solution for it. The House deliberately discussed and advised that the sub-committee should take the model of Nagaland and Mizoram and work out a model for the State of Manipur.

3.10 Credit Flow to MSME and setting up of Special MSME Branch by Bank:

The House observed that achievement under MSME was satisfactory. The Chairman, MRB informed that they had identified two branches as Special MSME branches.

3.11 Progress under Mudra: Principal Secretary, Commerce & Industries apprised that Mudra Promotion Campaign was held during October 2017. The progress after the awareness was very slow. The Chairman, MRB informed that their NPA portfolio under MSME especially Mudra had reached 38%. He appealed that there should be a mechanism for forming a joint recovery team with the Govt. Dept. and Banks for effective recovery under Mudra. **(Action: All Banks & Govt.)**

3.12 Stand Up India: The DDG, DFS apprised that for a state like Manipur which is suited for small scale industries, Stand Up India should be taken up as a priority for financing. The Chairman, MRB informed that they had financed under Mudra and Stand Up India schemes in spite of not having MLI status and uncovered under CGTMSE. He informed that they had been pursuing with concerned authorities for getting the MLI status for the last 3 years but not yet successful. He requested DFS to intervene in getting the same. **(Action: All Banks & DFS)**

3.13 PMEGP: The Principal Secretary, Commerce & Industries apprised that the performance of PMEGP 2017-18 was not satisfactory. He further put up a physical target of 3054 of the State for the year 2018-19 for approval the same by the House. The House approved the target and advised SLBC Convener to allocate bank-wise and branch-wise target. **(Action: SLBC)**

3.14 NULM: The Secretary, NULM apprised that 1113 application had been submitted to banks. Out of these, 16 have been sanctioned, 133 rejected and others are pending at bank branches. He further apprised that only MRB is sanctioning the loan and others are not doing. The House advised other Banks to start sanctioning and at the same time advised SLBC Convener to look into the matter. **(Action: All Bank & SLBC)**

3.15 NRLM

3.15.1 Formation of SLBC Sub-Committee: The SMD, NRLM requested for inclusion of MSRLM into the Sub-Committee of Credit Disbursement/ Financial Performance of Banks. The House approved the request.

3.15.2 Exemption of Stamp Duty: The SMD, NRLM apprised that SHGs located in far flung areas were facing difficulties for purchase of non-judicial stamp papers and added that many states had exempted the stamp duty. He requested SLBC to recommend for exemption of Stamp Duty on SHGs under NRLM for the state of Manipur. The House agreed and advised the Director, Institutional Finance to take up the matter with the Govt. **(Action: DIF)**

3.15.3 Approval of IBA approved common loan documents: The SMD, NRLM requested for approval and adoption of IBA approved common loan documents. The SLBC Convener apprised that as per banking norms, the IBA approved common loan documents had to go the Chairman/MDs of all banks and it has to come as internal circulars. Until it comes as internal circulars, the bank branches cannot adopt the documents.

3.16 Financial Literacy and Credit Counseling Camps:

The Chairman observed that 217 camps had been conducted during the last financial year and the contributions made were by a very few banks only. He advised that all banks should start conducting Financial Literacy Camps. **(Action: All Banks)**

3.17 Coverage of villages inadequately covered by financial institutions: The Chairman, MRB suggested that if small Payment Banks were included, the coverage percentage would increase tremendously. The Chairman advised the Principal Secretary, Finance to talk to the Postal Department to chalk out plan for financial inclusion in the state. **(Action: Govt.)**

DC, Noney informed that there was lack of awareness and people were not aware on different loans available through Banks in the district. The DC appealed the House to come up with a solution on accommodation of hill areas of the state regarding mortgage of land on different type of loans especially, housing loan. He suggested that with this solution and creating proper awareness by Banks and District Administration, much more could be achieved.

Miscellaneous:

1. The Regional Chief, HUDCO apprised that any Housing loan sanctioned could be uploaded in the HUDCO's portal. There is another scheme which the Central Govt. gives 6.5% subsidy. The Chairman advised to create awareness among the public and also to consult with Director, MAHUD.

2. The DC, Pherzwal apprised that since there were no bank branches of HDFC and Axis opened at Vangai Range and Parbung respectively till date, the banks located at Churachandpur town should accompany the DC for "Go To Village" mission. The House advised the concerned banks to participate in "Go To Village" mission. **(Action: Bank Branches at Ccpur)**

The meeting concluded with a vote of thanks by the SLBC Convener.

End

ANNEXURE

**List of invitees present in the 54th SLBC meeting for the quarter ended March'18 held on
05.07.2018 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	Shri. Letkhogin Haokip, IAS	Additional Chief Secretary, Agriculture
3	Shri. V. Vumlunmang, IAS	Principal Secretary, Finance
4	Shri. P. Vaiphei	Principal Secretary, Textiles, Commerce & Industries
5	Ms. Anjana Dube	DDG, DFS, GoI
6	Shri. L. Kailun, IPS	IGP Zone III
7	Shri. Joel G. Haokip, IAS	DC, Kangpokpi
8	Smt. Mannuamching, IAS	DC, Pherzwal
9	Dr. H.S. Pahuja, IAS	DC, Ukhrul
10	Shri. N. Praveen Singh, IAS	DC, Imphal West
11	Shri. Neilenthang Telien, IAS	DC, Kakching
12	Shri. Pawan Yadav, IAS	DC, Bishnupur
13	Smt. Haobam Rosita, IAS	DC, Thoubal
14	Shri. K. Kumar, IAS	DC, Chandel
15	Shri. Hungyo Worshang, IAS	DC, Noney
16	Shri Ravinder Singh, IAS	DC, Tamenglong
17	Smt. Kengoo Zuringla, IAS	DC, Kamjong
18	Shri. Shyam Lal Poonia, IAS	DC, Churachandpur
19	Shri. C. Arthur W, IAS	Director, TCI/TPT
20	Smt. Jacintha Lazarus, IAS	Secy, Social Welfare
21	Shri. Bobby Waikhom, IAS	Secy, YAS/MOBC
22	Shri. Sumant Singh, IAS	Secy, Planning
23	Shri. Pradip Chandren, IAS	SMD, MSRLM, RS & PR
24	Md. Gaysuddin Khan	ADC/ Senapati
25	Shri Shamim Ahmad Shah	ADC/ Imphal East
26	Shri. Peter Salam	ADC, Jiribam
27	Smt. Linda Ningombam	AC, Bishnupur
28	Mrs. Anna Arambam	Director, IF
29	Shri. Ng. Uttam	Director/MA & JD/ MAHUD
30.	Shri. Ningshim Vashum	SP, Tamenglong
31	M. Mubi Singh	SP, Jiribam
32	Dr. S. Ibomcha Singh	SP, Tengnoupal
33	Shri. Hopson Sapam	SP/ Bishnupur
34	Shri Kamei Angam Romanus	SP/ Chandel
35	Shri Kabib K.	SP, Churachandpur
36	Shri Semmi Ramror	ASP, Senapati
37	Smt. Victoria Yengkhom	SP, Kakching
38	Shri. T. Holen Singh	Joint Director, Agriculture
39	Shri. Ng Dazii	DGM (MNP) BSNL
40	Shri. Ng. Ajit Singh	Joint Director, Horticulture & SC
41	Shri. Kh. Dilip Singh	Joint Director, Trade, Commerce & Industries

42	Shri. N. Sudip Singh	Joint Director, Treasuries
43	Dr. Rashini Yengkhom	Dy. Secy, Home
44	Smt. Bidyarani Ayekpam	Dy. Secy, RD & PR
45	Shri. Jibonkumar Singh	GM, MSPDCL
46	Dr. L. Sanjtkumar Singh	Dy. Director, Institutional Finance
47	Smt. Salle Pao	Dy. Director, KVIC
48	Shri. Ch. Shukumar Sharma	Dy. Director, HL & Textiles
49	Shri. Ksh. Imokanta Singh	Dy. Director, Treasuries
50	Shri. L. Jogendra Singh	Asst. Director, IF
51	Shri. S. Bimolchand Sharma	Asst. Director, TA & Hills
52	Shri. T.N. Singh	Asst. Director, MSME-DI
53	Shri. S. Ranjit Singh	Administrative Officer, MDS
54	Shri. Ph. Khangmeidun	CEO, MKVIB
55	Shri. C.S. Khongsai	SMM (FI), MSRLM
56	Shri. Sh. Janaki Sharma	GM, DIC, IE
57	Shri. L. Biren Singh	Technical Consultant, DIC
58	Shri Apao Khongsai	SO, Home
59	Shri. Bhola Nath Sharma	R.O., Planning Dept.
60	Shri. Thangbiakhan	CFO, TA & Hills
61	Salam Priyokumar Singh	AGM (Trans) BSNL
62	Shri Manikumar Khaidem	AGM (OP) BSNL
63	Shri. M. Sanjeev Singh	SDE (Leased Line) BSNL
64	Shri. W. Dilip Singh	CSC State Team Head
65	Shri. S. Ingoba Singh	Fishery Officer
66	Shri. K. Vivek Meitei	Informatics Officer, DIT

B. RESERVE BANK OF INDIA AND NABARD

Sl. No.	Name	Designation/ Office/ Department
1.	Shri. P.S. Khual	General Manager, RBI
2.	Shri P.N. Praveen Kumar	General Manager, NABARD
3.	Dr. R. Ravi Babu	DGM, NABARD
4.	Shri. R.K. Yaiphaba Meitei	AGM, NABARD
5.	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	Dr. Prasanna Kumar Bal	Chairman, MRB
2	Dr. Sanaton Deka	Regional Chief, HUDCO
3	Shri. M. Subramanian	DGM, Allahabad Bank
4	Shri. R.N. Samanta	AGM, UBI
5	Shri. L. Angouba Singh	AGM, MSCB
6	Shri. Ashutosh Gupta	Chief Manager, Allahabad Bank
7	Shri. Halayudh Kumar	Chief Manager, CBI
8	Shri S.K. Singsit	LDM, UBI
9	Shri. M.V. Sagar	Senior Manager, Vijaya Bank
10	Shri. M. Subhash Singh	Senior Manager, PNB
11	Shri A. Tekendra Singh	Senior Manager, MRB
12	Shri. Kh. Raghmani	Senior Manager, MRB
13	Shri. W. Shyamkishore Singh	Senior Manager (P & D), MRB
14	Shri. H. Umesh Singh	Senior Manager, BOI
15	Ms. T.N. Tsewutso	Senior Manager, BOM
16	Shri. Timothy Pou	Senior Manager, UCO
17	Shri. Kh. Kennedy	Senior Manager, PSB
18	Shri. K.S.J. Gangte	RM-KR, ICICI
19	Shri. Huirom Suraj Meetei	Branch Manager, Union Bank
20	Shri. Y. Chitaranjan	Branch Manager, Indian Bank
21	Md. Alam Ahamed	Branch Manager, BOI
22	Ms. E. Apanthoi	Branch Manager, MWCB
23	Ms. Rosy Nameirakpam	Branch Manager, ICICI
24	Shri. N. Parabat Singh	Branch Head, Axis
25	Shri. Hepuni Avila	Dy. Manager, Dena Bank
26	Shri. D.F. Athu	Manager, Bank of Baroda
27	Shri. P. Ibohal Singh	Manager, CBI
28	Shri. S. Trumy	Officer, Bank of Baroda
29	Shri. K. Shoute	Syndicate Bank
30	Shri. S. Touthang	UCO Bank

D. CONVENER BANK OFFICIALS

Sl. No.	Name	Designation/ Office/ Department
1.	Shri Kamal Khanal	SLBC Convener
2	Shri N. Nimai Singh	CM, LBO, Imphal West
3	Shri Tholi Paul Mao	CM, LBO, SBI, Senapati
4	Shri. Rakesh Saikhom	Asst. LBO, SBI, Imphal West