

MINUTES OF THE COMBINED 71st and 72nd SLBC MEETING OF MANIPUR FOR THE QUARTERS JUNE AND SEPTEMBER 2022 HELD ON 13th DECEMBER 2022

List of participants in **Annexure**.

Dr. Rajesh Kumar, IAS, Chief Secretary, Government of Manipur, chaired the combined 71st and 72nd SLBC meeting for the quarter ended June and September, 2022. The Chairman expressed his displeasure at the delay in holding the SLBC meeting for the June Quarter and advised the SLBC Convenor to ensure that all meetings are held on time in future.

Shri Namkoi Kangba, Co-ordinator SLBC presented the agenda items for discussion/deliberations of the House. It was informed that this SLBC Meeting would have Special Focus on review of Financial Inclusion and Financial Literacy.

Agenda No. 1: Adoption of the minutes of the 70th SLBC meeting held on 25.08.2022.

The minute of the 70th SLBC meeting was adopted by the House.

Agenda No. 2: Review of Action taken Report of the 70th SLBC Meeting held on 25.08.2022 for opening of RSETIs in the remaining 7 district of Manipur.

Bishnupur, Imphal East and Tamenglong Districts (Allotted to PNB): PNB informed the House that their Head Office has given approval for opening of RSETI at the temporary locations at Bishnupur, Imphal East and Tamenglong Districts and that they are ready to open. However, the Bank has sought permission from MoRD which is still pending. The Chairman stated that approval from MoRD is not required and SLBC is the competent authority to decide on the opening of RSETIs and asked PNB to open the RSETIs at the earliest. SMD/MSRLM was advised to convey affirmation regarding the matter within 2(two) weeks' time.

Senapati District (Allotted to SBI): Land for permanent site has been allotted. A temporary building has been allotted opposite to the Deputy Commissioner's office. As the building being a big hall is not suitable for RSETI, a new premise is allotted. The new premise has not been officially handed over by the district administration. The Chairman advised SMD/MSRLM to co-ordinate with the Deputy Commissioner and SBI to expedite handing over of the building and ensure opening of the RSETI at the earliest.

Chandel District (Allotted to SBI): Land yet to be allotted for permanent RSETI. District Administration has taken the matter with State concerned authority for allocation of land, and the site for temporary campus identified but yet to be handed over. The Chairman advised SMD/MSRLM to co-ordinate with the Deputy Commissioner and SBI to expedite handing over of the building and ensure opening of the RSETI at the earliest.

Ukhrul District (Allotted to SBI): Land for the permanent site has already been identified. A building within the Mini Secretariat has been allotted for the temporary functioning of RSETI. The building has been inspected by MSRLM and SBI and the building needs renovation. Since there is no renovation fund, the Chairman asked the bank to renovate and start the RSETI at the earliest.

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Imphal West District (Allotted to SBI): Land for the permanent site is not yet identified but a building for temporary functioning has been identified at Takyel Industrial Estate. SBI has inspected the premises and very soon Director will be appointed to operationalise the RSETI.

ACS/RD&PR was requested to monitor the progress of opening of the RSETIs in the districts where they have not been opened yet.

(Action: Allotted Sponsor banks/ MSRLM and Deputy Commissioners of the Districts)

Agenda No. 3: Special Focus on review of Financial Inclusion and Financial Literacy

The following indicators were reviewed under the agenda.

- a) **Physical Access Indicator** (Branch, CSP and ATM network)
Bank-wise and district-wise network of branches and CSP was reviewed. The Chairman inquired if all the CSP outlets are working and if there are any inactive CSPs. He also pointed the decline in numbers during the June Quarter and subsequent huge increase of BCs/CSPs during September, 2022 quarter. SLBC Convener was advised to check the figures and submit a report in this regard to DIF by 31st December, 2022. Further, a report indicating the details of BCs and whether they are active or inactive is also to be submitted along with the corrected figures.

[Action: SLBC Convenor]

- b) **Digital Indicator** (ATM Cards, Internet Banking and AEPS)
Under digital indicator, bank-wise and district-wise number of Rupay cards issued, number of Internet Banking users and AEPS users were reviewed.

- c) **Enrolment of Social Security Schemes** (PMJDY, PMJJBY, PMSBY and APY)
Bank-wise and district-wise enrolment of Social Security Schemes was reviewed. It was noted that some of the banks, particularly the private banks, are performing very poorly with regard to enrolment in Social Security Schemes. The Chairman expressed particular displeasure with the banks which are consistently performing very poorly in the social schemes, i.e., Yes Bank, Bandhan Bank, NESFB, Bank of Maharashtra and ICICI. All the banks were asked to take extra efforts to achieve the targets as the performance in these schemes is reviewed at the highest level in the country.

Director, IF informed that monthly performance report regarding performance in these schemes were sought, however it is not being furnished regularly. The Chairman advised all the banks to furnish the data to the Convenor Bank every month by the 5th of the following month so that it may be compiled and furnished to DIF before the 10th.

The Chairman requested GM, RBI to review regularly the performance of the banks in the social schemes, and to fix targets for achievement vis-à-vis their presence in the State.

[Action: GM/RBI and all banks]

- d) **Credit Indicators:** Bank-wise and district-wise KCC issued and PMMY was reviewed. Chairman expressed his displeasure on the banks not performing in KCC.

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Commissioner/Agri submitted that the department is not able to monitor the scheme properly as KCC data is not being shared by the banks. The Chairman asked the banks to share the KCC data with the concerned departments.

DC Thoubal submitted that during the last SLBC meeting, the House had noted with serious concern the rejection on flimsy grounds by SBI in Thoubal District. Accordingly, the AGM/SBI had been advised to issue appropriate instructions to all its branches to not reject applications on flimsy grounds. Further, all rejected applications were to be reviewed within September, 2022 and wherever, errors were to be corrected and the banks may re-consider the applications and sanction the loans accordingly. However, no action has been taken by SBI regarding the decision of the House in the last meeting.

The Chairman strongly advised the AGM, SBI to take up the matter immediately and to issue appropriate instructions to all its branches. An ATR in this regard shall be submitted to DIF by 15th January, 2023.

(Action- RM SBI, Manipur)

e) **Opening of Bank Branches at Unbanked Blocks and Unbanked Urban Local Bodies.**

In the 27 old unbanked blocks, bank branches have been opened in 15 blocks and 12 blocks still unbanked as at the end of September, 2022 quarter. In the 12 new unbanked blocks, a bank branch has been opened in only 1(one) block and 11 blocks remained unbanked. In the Urban Local Bodies (ULBs), bank branches have been opened in 3 ULBs and 8 remain unbanked.

The Chairman expressed his dissatisfaction regarding the slow progress in the opening of the bank branches by the allottee banks and asked the banks to stick to the timelines prescribed earlier.

Old Unbanked Blocks

- 1) Chingai TD (Allotted to BOB): No representative present to give the status.
- 2) Kasom Khullen TD (Allotted to PSB): PSB has stated that approval has not been received till now. Chairman advised the bank to obtain approval and open the branch at the earliest.
- 3) Willong TD (Allotted to BOB): No representative present to give the status.
- 4) Phaibung Khullen TD (Allotted to UCO): Branch opened in October, 2022.
- 5) Purul TD (Allotted to Indian Bank): Branch to be opened by March, 2023.
- 6) Paomata TD (Allotted to MSCB): MSCB stated that they have not found a suitable building. The Chairman advised MD/MSCB to take up the matter with the District Administration and take their assistance in identifying a suitable location.
- 7) T. Waichung TD (Allotted to PSB): Branch to be opened by March 2023.
- 8) Tousem TD (Allotted to PNB): Branch will be opened by March, 2023
- 9) Henglep TD (Allotted to ICICI): ICICI bank submitted that they are going for CSP model and will go for branch later.
- 10) Sangaikot TD (Allotted to Axis Bank): The Chairman advised the Bank to open the branch as per the earlier timeline.

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- 11) Vangai Range TD (Allotted to HDFC): HDFC bank has submitted that they have not found a suitable building. The bank was advised to explore means to find a suitable building and open a branch at the earliest. Even if the location is to be shifted, it has to be within the Block. The Bank was advised to consult Deputy Commissioner/Churachandpur regarding the location and its suitability.
- 12) Tipaimukh (Allotted to SBI): Survey is being conducted for opening of branch.

New Unbanked Blocks

- 1) Borobekra (Allotted to HDFC): Branch to be opened by December, 2022.
- 2) Champhai (Allotted to PNB): Branch will be opened by March, 2023.
- 3) Lhungtin (Allotted to PNB): Branch to be opened by March, 2023.
- 4) Bungte Chiru (Allotted to PSB): Proposal for opening of branch submitted to Corporate Office.
- 5) Jessami (Allotted to SBI): Bank is waiting for availability of dual connectivity report.
- 6) Shahanphung (Allotted to Bank of India): The bank is going for BC model but the Chairman said that bank branch should be opened.
- 7) Khangbarol (Allotted to Canara Bank): Branch to be opened by Dec, 2022
- 8) Mualnuam (Allotted to Axis Bank): Branch to be opened by Dec, 2022
- 9) Kangvai (Allotted to ICICI): D/IF informed that a letter has been received from the Chief of Kangvai Village that a suitable building is available in Kangvai where a bank branch can be opened. ICICI Bank was advised to visit the site and to take up necessary steps for opening of the branch at the earliest.
- 10) Suangdoh (Allotted to PNB): Branch to be opened by March, 2023.
- 11) Haochong (Allotted to HDFC): Branch opening is in the final stages and will be opened shortly.

Municipal Councils

- 1) Kakching Khunou MC (Allotted to Canara Bank): The House decided to re-allot it to SBI instead of Canara Bank. SBI to take up necessary steps for opening a branch at Kakching Khunou.
- 2) Kwakta MC: (Allotted Bank of Maharashtra): Branch to be opened by March, 2023
- 3) Shikhong Sekmai MC (Allotted to Indusind Bank): Branch to be opened by March, 2023

Nagar Panchayat

- 1) Samurou NP (Allotted to Union Bank of India): The Bank is taking up with their Head Office for approval for opening of branch.
- 2) Thongkhong Laxmi NP (Allotted to PNB): Branch will be opened by March, 2023.
- 3) Lilong NP (Allotted to PNB): Branch will be opened by February, 2023

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- 4) Andro NP (Allotted to Canara Bank): Branch to be opened March, 2023. It was informed that a request has been received for opening of SBI branch at Andro. The Chairman advised SBI to examine the matter and to take necessary steps.

Director/IF informed that DFS, vide letter F.No.08/04/2014-FIMission Office (30054422) dated 30th November, 2022, has informed that DFS is taking up the matter regarding the requirement of opening of banking outlets in villages having a population of more than 3000 that do not have a brick-and mortar branch of a bank or an IPPB Centre within 5 km radius, and has sought data of all such villages. The Deputy Commissioners have been requested to furnish the data by 23rd December, 2022. Under the circumstances, i.e., when having a brick-and mortar branch of a bank or an IPPB Centre within 5 km radius of villages with population above 3000 is going to be made compulsory, the banks which have been allotted for opening of bank branches in the unbanked blocks cannot consider opening only CSP/BC outlets. All the allotted banks have to go all out to ensure that their branches are opened at the earliest.

[Action: All DCs and all concerned Banks]

Agenda No. 4: Review of Credit Disbursement:

Although the ACP achievement is 59% of the target, the Chairman pointed out the poor performance in other priority sectors. The Priority sector constitutes only 30% of the total advances. The Chairman advised the banks to give focus to the Agriculture & Allied Sector like KCC, Animal Husbandry, and Fisheries to increase priority sector loans.

PM-SVANidhi : The Chairman advised Commissioner/MAHUD to review the performance in the scheme regularly.

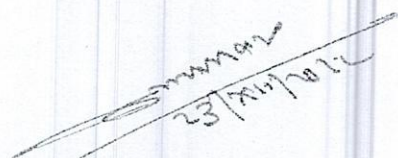
[Action: Commissioner/MAHUD and all banks]

Agenda No. 5: Review of Deposit, Advances and CD Ratio

The CD Ratio of Manipur State is 75%. There is only 1 bank i.e. MSBC whose CDR is below 40%. There are 6 banks whose CD Ratio is between 40% to 60% and 15 banks with CD Ratio of above 60%. While overall CDR is good, he pointed many banks are not doing well in priority sector and advised the banks to do more in agriculture.

[Action: All banks]

The meeting ended with thanks to the Chair.


(Dr. Rajesh Kumar)
Chief Secretary
Government of Manipur

ANNEXURE

LIST OF PARTICIPANTS IN THE 71ST & 72ND SLBC MEETING HELD ON 13TH DECEMBER, 2022

A. State & Central Govt. Officials			
SL. No.	NAME OF PARTICIPANT	OFFICE & DESIGNATION	CONTACT NO
1	Dr. Rajesh Kumar, IAS	Chief Secretary , Manipur	NA
2	M.H. Khan, IAS	Additional Chief Secretary	NA
3	Anna Arambam, IAS	Director, Institutional Finance	NA
4	P.K Jha, IAS	Commisioner TCI/ Tourism	NA
5	H Gyan Prakash, IAS	Comm/Home & Edn.	7436021371
6	Ratanjoy Khuman	O/O DDG Manipur, ADG	9434738774
7	Vishwa Mohan	DDG(SC) DOT Imphal	9868179444
8	A. Subhash Singh, IAS	DC/Thoubal	9862277899
9	Michal Achom, IRS	Dir/ Vety.	8399882392
10	M. Joy Singh, IAS	Commn/MAHUD	8974459923
11	Toijam Chingthangkhomba, MFS	DD, DIF	9366248931
12	L Jogendra	AD/Institutional Finance	9774373128
13	L Bikram, IAS	DC/Bishnupur	9612652936
14	B Premjit Sharma	Joint Dir H&SC	9436298673
15	U Supriya Devi	AO H&SC	9774911946
16	D R Lama	KVIC Imphal	9435277775
17	A S S Dewan	Director KVIC Imphal	9435018854
18	L Ranbir Singh	A A O Director	7002247488
19	N Nilamani Singh	DTO Agri Dept	8974026925
20	Kh Bobby Singh	COO Skill MSRLM	8794708088
21	C S Khongsai	MSRLM	6009168266
22	S Priyokumar Singh	DGM/BSNL	9436022088
23	Mannuamching, IAS	Spl Secy Horti&Coop	9862159042
24	L M Lensingsit	AC DC /KPI	8413961375
25	Kh Diana Devi, IAS	DC II	7017205581
26	Raja Bardhan	SMM, MUDA	9774579751
27	Robert Khetrimayum, IAS	Director/MAHUD	8730800452
28	Md Ziour Rahaman, MFS	CFO/SW	9436206900
29	Kh Mrinalini Devi	Director Vety.& A.H	7005340170
30	M Sanjev Kr Singh	Asstt. Director Handicraft	7005835653
B. RBI & NABARD			
SL. No.	NAME OF PARTICIPANT	OFFICE & DESIGNATION	CONTACT NO
1	Shri Thotngam Jamang	GM, RBI	
2	Smt N. Guite	GM, NABARD	
3	Achan Sharon	AGM RBI Imphal	7005174118
C. INSTITUTION'S OFFICIAL			
SL. No.	NAME OF PARTICIPANT	OFFICE & DESIGNATION	CONTACT NO
1	Bidyarani Ayekpam	MD/ MSCB	8416073822
2	Abhay Kumar	Chairman MRB	8171997878
3	S. S. Aimol	Dy. Circle Head PNB	8414829417
4	G. L Kabui	SRM/PSB	8761847679
5	G S Sharun	Officer PSB	7005432853
6	Khomdram Sibananda Singh	Senior Manager indian Bank	9007819601
7	Santosh Chingsubam	NESFB	9774558081

8	Kh Dinesh Khangamba	RM ICICI Bank	7005401714
9	NG Tennyson Singh	Indusind Bank	9366968895
10	H Birla Singh	Canara Bank	8787639764
11	O Shyamananda Singh	AGM/MSCB Ltd	9863171187
12	T Angouba Singh	DGM/MSCB Ltd	9863314061
13	P Vaipao	Bank of Maharashtra	9953162447
14	Santanu Singh	Yes Bank	8794723136
15	Poonam Yadav	SBM , IPPB	8974036058
16	H Soraren Singh	Axis Bank	9856091376
17	Goutam Wangkhem	Axis Bank	8974051210
18	P Naresh Kumar	MRB	8794627025
19	Soubam Pinaki Devi	Bank of India	9366973157
20	Lamyamba Yunam	UCO Bank , Manager	8014919297
21	Lenin Meitei Thingujam	UCO Bank , Senior Manager	7005583308
22	Rebecca Haokip	CBI, Manager	8974057665
23	I Docinkhup Ngaihte	IDBI Bank, Manager	9862015789
24	Dinesh Kumar W	Manager , IOB	9563180987
25	Ng Gopeshwor Singh	AVP, HDFC Bank	8979805384
26	Abhay Kumar	Bandhan Bank	9954092776
27	S T Kishore	Bandhan Bank	8837403934
28	W Birendro	PNB	

D. CONVENOR BANK OFFICIAL

SL. No.	NAME OF PARTICIPANT	OFFICE & DESIGNATION	CONTACT NO
1	Shri Denesh Shanbhag	DGM, SLBC, LHO, Guwahati	
2	Shri Amit Kumar	DGM, (B&O), AO, Shillong	
3	Hepuni Bismark	Convenor, SLBC	9402478524
4	Namkoi Kangba	Co Ordinator SLBC Manipur	8974037411
5	L.S.Peter Mao	CM, Lead Bank Office, Senapati	8374846287
6	H. Kipgen	CM, Lead Bank office, Kangpokpi	9051610858
7	A. Altias	CM, Lead Bank Office, Kakching & Chandel	9436280829
8	Thuamza Mung Tunglut	Manager, LBO, Thoubal	9862899675
9	L Gopal Singh	LDM Churachandpur & Pherzawl	8399914002
10	H.H. Poumai	LDM, Imphal west	8794731771
11	Th Rameshwor Singh	LBO, Imphal	986222382