**MINUTES OF THE 55THSTATE LEVEL BANKERS COMMITTEE (SLBC) MEETING**

**FOR THE QUARTER ENDING JUNE, 2018**

**HELD ON 4THOCTOBER-2018 AT CONFERENCE HALL,MANIPUR SECRETARIAT,IMPHAL.**

The SLBC meeting for the quarter ending June, 2018 was held on the 4th October, 2018 at the Conference Hall, Manipur Secretariat, Imphal. The meeting was chaired by Shri. Nongthombam Biren Singh, Hon’ble Chief Minister, Manipur and attended by Dr. J. Suresh Babu, the Chief Secretary, Govt. of Manipur, Shri. Letkhogin Haokip, Additional Chief Secretary, Agriculture, Shri M.H. Khan, Additional Chief Secretary, RD & PR, Fisheries, Shri Rakesh Ranjan, Principal Secretary, Finance, Shri. L. Kailun, IG (Ops), Smt. Anna Arambam, Director/ Institutional Finance (DIF), senior officials of the State Government, DCs/ADCs of the districts, and senior officials from different Banks. The RBI was represented by Shri C.M. Samuel, Asst. 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 Digmanu Gupta, GM Net-II, Smt. A. Lyndem, DGM, FI & MF and Shri Kamal Khanal, Regional Manager, SBI, Regional Business Office, Imphal.

**1.2** List of participants in the meeting is enclosed as Annexure.

**2.0** At the outset, the Chief Secretary, Manipur welcomed the Hon’ble Chief Minister and requested him to deliver the opening remarks.

**2.1** The Hon’ble Chief Minister, Manipur expressed his pleasure in chairing the State Level Bankers Committee meeting and congratulated the banks for serving the people of the State by offering different banking services. The Hon’ble Chief Minister highlighted the importance of banks in shaping the economy of the country and advised the following priorities for banks in the State.

**2.1.1** The Priority Sector advance, under Annual Credit Plan, was only 12% which was very low and advised the banks to increase it upto the minimum benchmark.

**2.1.2** Hon’ble Chief Minister advised that the economy of the state was based mostly on agriculture and advances under this sector should be 18% of the total advances, whereas the achievement in Agriculture under Annual Credit Plan 2018-19 stood at 4% which was very low. The Hon’ble Chief Minister also highlighted the Central Government’s scheme of doubling farmers’ income by 2022 and also the State Government’s priority on irrigation and fishery. The Hon’ble Chief Minister advised that fish was one of the main ingredients of diet in Manipur. But the fish production in the state was only 50% of its requirement. Hence, 50% of fish requirement is bought from other states. Estimated outgo on this is about Rs. 400 crores a year.

Hon’ble Chief Minister further advised that a Committee had been formed to look for the feasibility of boosting the fish production at Loktak and its adjoining areas. The Govt. had already identified around 800 farmers for this. The Govt. would also be ensuring mortgaging of the farm land against the loan given to the farmers. This would ease the banks for financing. Selection of farmers would however be the sole right of the banks.

**2.1.3** Hon’ble Chief Minister expressed his concern over the slow progress in opening of bank branches at Unbanked Blocks. Out of 27 Unbanked blocks, only 11 blocks were covered by bank branches which was not acceptable to the Govt. as the matter is also being regularly monitored by the Hon’ble Prime Minister himself during the Chief Minister’s Conclave held every quarter. The Hon’ble Chief Minister advised the House to decide on the timelines for opening of these remaining branches.

Hon’ble Chief Minister advised that no bank branches were opened at identified 11 Urban Local Bodies and further advised that he had recently visited Kakching Khunou and had promised to open a bank branch there. He suggested that the House should take necessary steps for the same.

He also raised his concern that only 8 villages had bank branches out of 46 villages which had population above 5000 and advised the House to take decision on opening these remaining branches.

Hon’ble Chief Minister applauded SBI for opening three new branches at Tamei, Sugnu and Lilong during the quarter and advised other banks to follow the suit. He also advised that India Post Payment Bank which was recently launched would play a significant role in penetration of banking services as most of their outlets were located in the remote areas of the state. He further advised the House to include the bank for financial inclusion.

**2.1.4**  Hon’ble Chief Minister finally advised that the State Government is planning to give ranking to all the banks operating in the state based on the services provided to the public. The top few banks would be rewarded with State Government deposits. The remaining banks would have to improve their performance in order to be eligible for such deposits. The Principal Secretary, Finance was advised to explain the details.

The Principal Secretary, Finance apprised that the Department has come up with plans where different parameters have been identified as below and requested the House for discussion and suggestions on both aspects, i.e., the parameters as well as their weightages:

i. CD ratio (Weightage 30%): Principal Secretary, Finance invited suggestion as to which CD ratio should be considered out of CD ratio 1, 2 & 3.

ii. Achievement under Annual Credit Plan (or Priority Sector) (Weightage 10%):

iii. Achievement under Agriculture sector (Weightage 20%):

iv. Branches opened in Unbanked Blocks (Weightage 10%):

v. Branch Network (Weightage 10%):

vi. No. of branches in Hill Areas per Branch(Weightage 10%):

vii. ATMs per branch(Weightage 10%)

Numerous suggestions were given which are listed as below:

i. The General Manager, SBI suggested that the no. of CSPs should also be made one parameter as CSPs were the key instruments for financial inclusion.

ii. The General Manager, NABARD suggested that SHG linkage should also be made one of the parameter which was also seconded by the Additional Chief Secretary, RD & PR, Fisheries.

iii. The Additional Chief Secretary, RD & PR, Fisheries suggested that no. of bank accounts opened per branch should also be made one of the parameters.

iv. The Asst. General Manager, RBI made the following suggestions:

a)The achievement under Lending to Priority Sector should be given more emphasis as compared to the overall achievement under the ACP. This is due to the fact that some banks have been able to achieve their ACP targets due to lending to non- Priority Sector even as their lending to the Priority Sector remained below the stipulated target.

b) Branches opened in unbanked urban local bodies and unbanked villages need to be factored in under the parameter for branches opened in unbanked blocks in line with the Hon’ble CM’s observations on these segments. The parameter may be suitably reclassified as ‘Branches opened in unbanked areas”.

c) No. of branches in Hill Areas per branch may be modified to No. of rural branches as per classification of branches into rural, semi-urban and urban based on the population of the area.

v. The Chief Secretary advised that focus should be made on per branch concept as absolute no. will give disparity to the whole exercise. The Chief Secretary advised all stakeholders to give suggestions within a week so that the departments could compile and prepare final ranking.

**(Action: All Stakeholders)**

The Principal Secretary, Finance assured the Hon’ble Chief Minister that the suggestions of all stakeholders will be considered while finalising the revised framework.

Chief Secretary advised the SLBC Convener to proceed with the meeting as per agenda items.

SLBC Convener welcomed the Hon’ble Chief Minister and all the members and proceeded with the meeting as follows:

**3.0 Adoption of minutes of last meeting:** The SLBC Convener apprised that the minutes of the last SLBC meeting was already been approved by the Chairman and circulated to all members. Since, no request for amendment received, he requested the House to adopt the minutes. The House adopted the minutes.

**3.1 Revamp of Lead Bank Scheme:** The SLBC Convener apprised that as per the revamping of Lead Bank scheme advised by RBI, the regular pattern of conducting SLBC meeting had been changed. Three sub-committees have been formed and all the regular agenda have already been discussed by these sub-committees. The proposals from these sub-committees were to be discussed in the SLBC.

**3.2 Opening of Bank Branches at Unbanked Blocks:**

**3.2.1 Banks to be opened in near future:** The Branch Manager, Punjab National Bank, Imphal Branch assured to open the branch at Samulamlan, Churachandpur within October 2018.

**3.2.2** The House discussed the progress of opening branches at the following unopened unbanked blocks:

**i. Chingai:** The DC, Ukhrul informed the House that 3 buildings were offered to the bank for them to choose any one which is most suitable. The Chief Manager, Vijaya Bank assured that the selection of the building would be done soon. The House advised the Bank to complete the process within October 2018.

**ii. Lungchung Maiphei:** The Senior Manager, Bank of Baroda stated that they had visited the block but since the building was not ready, they could not open the branch. She further apprised that Bank of Baroda, Vijaya Bank and Dena Bank were in the process of a merger which is a new development and hence the management has halted the opening of the branch till March, 2019. The House advised the DC to complete the unfinished work.

**iii. Kasom Khullen:** The Senior Manager, Punjab & Sind Bank stated that the building was not ready. DC, Kamjong apprised that some minor works were remaining to be completed.

**iv. Phungyar:** DC, Kamjong stated that the building was ready but lacking power and water supply.

**v. Sangaikot:** The DVP, Axis Bank informed that they have appointed Business Correspondent. The House advised the bank to make the branch functional. The ADC, Churachandpur apprised that power was unavailable.

**vi. Henglep:** Chief Manager, ICICI Bank informed that they were focussed on opening Khengjoy branch. Since the branch is functional and all officials have been posted there, they can start focusing on Henglep but due to bad road condition, they are facing difficulty in accessing the site. The ADC, Churachandpur informed that the road condition was much improved and it is accessible now.

**vii. Saikot:** The MD, MSCB apprised that they were ready to open the branch but awaiting the handing over of the building to them. The ADC, Churachandpur informed that they were ready to hand over the building. The House advised the District Administration to complete the process by 9th October 2018.

**viii. Vangai Range:** DC, Pherzwal informed that building was almost ready except sanitation and water.

**ix. Tipaimukh:** DC, Pherzwal stated that the building was almost ready.

**x. Willong:** DC, Senapati informed that 80% of the work was over.

**xi. Phaibung Khullen:** The Bank informed that they were looking for a suitable building but have not been able to obtain one yet.

**xii. Khoupum:** The Chief Manager, Allahabad Bank informed that they have visited the blocks twice and submitted a report. But due to PCA, their Head Office had not given approval for opening the branch. He requested for the House’s intervention.

The AGM, RBI apprised the House that RBI, Central Office has agreed to consider requests from banks under PCA for opening of branches in the Unbanked Blocks of the North East where infrastructure is made available by the State Government. Accordingly, concerned banks are required to approach RBI for opening of branches.

**xiii. Purul:** The Chief Manager, Allahabad Bank informed that they were under PCA and their Head Office is not permitting to open the branch. The House advised that as clarified by RBI they have to open the branch and also to convey the resolution to their Head Office.

**xiv. Paomata:** The MD, MSCB informed that they will take over the building by 9th October 2018. He requested for completing the electricity and water supply at the earliest.

**xv. T. Waichong:** The Senior Manager, Punjab & Sind Bank informed that they were ready to open the branch but there is no electricity and water. The ADC, Kangpokpi apprised that as per their report, only 60% of the work is completed. The House advised both the Bank and the District Administrator to visit the site and submit a report.

**xvi. Tousem:** The CRM, UBI apprised that the Bank was ready to open the branch. Apart from water and electricity, basic amenities are not present at the blocks. Road is very bad; only light motor vehicles can go and that too during dry season. Staff posted there cannot come out during emergency. The CRM submitted that once these amenities are provided, the branchcan be opened.

The erstwhile DC of Tamenglong and RCS/Adm, IUCB informed that the bridge connecting Tousem is yet to be repaired fully. Small vehicles are plying on the small bridge constructed by the Army. The road construction will be through funds from RIDF which may take time for completion. Regarding the bank building, the bank can choose any of the completed buildings. Water will be of no issue as level of the dam have been elevated. The Hon’ble Chief Minister advised that a detailed report for Tousem will be taken and conveyed to the Bank.

Following suggestion and advice were made:

a) Additional Chief Secretary, RD & PR/Fisheries suggested that the remaining blocks should be inaugurated as soon as possible so that it can start functioning, otherwise the matter will remain pending.

b) Hon’ble Chief Minister expressed his concern over the habit of conducting meeting and keeping the matter pending. This habit is hampering the progress of the nation. Hon’ble Chief Minister advised the House to prepare a schedule for opening these remaining branches.

c) Hon’ble Chief Minister further advised the concerned DCs to complete the unfinished work from the funds (up to Rs. 10 lakhs) allocated under Go to Village and all those pending works to be completed during this dry season.

d) The Chief Secretary advised the Banks to take over the buildings on “as is where is” basis otherwise everything would remain pending. The DCs should do the remaining works after handing over immediately so that the branches could be made functional.

e) The DC, Noney requested to include Haochong which is a new block and still unbanked for opening of bank branch. The DC, Ukhrul seconded the request and apprised that all the newly opened blocks to be considered. The House advised to put up the matter separately.

f) As advised by Hon’ble Chief Minister, the concerned District Administration and Banks should visit the site and complete the handing over & taking over of the bank building within 13th October 2018. Director, Institutional Finance was advised to be the nodal point and monitor the whole process.

**(Action: Concern DCs, Banks & Director, IF)**

**3.3 PMEGP:** The Dy. Director, KVIC apprised the progress under PMEGP to the House. She informed that many proposals are lying pending at Banks. Hon’ble Chief Minister advised the Dy. Director, KVIC to prepare the bank-wise pending report and submit it to him. The House also advised to complete uploading of proposals in the portal within October 2018.

**(Action: KVIC)**

**3.4 NIC to conduct workshop on Digitalization of land records atleast one before the Sub-Committee meeting of next SLBC:** The House advised to conduct the workshop within the stipulated timeline.

**(Action: NIC)**

**3.5 Director, Institutional Finance to publish awareness on newspaper regarding cyber related crimes:** The Director, Institutional Finance apprised the House that concerned stakeholders/cyber crime unit will be consulted in this regard for publication of the same.

**(Action: Director, IF)**

**3.6 Inclusion of Financial Education in School Syllabus:**The Asst. General Manager, RBI apprised that basic financial education should ideally start at the school level and informed that CBSE has drafted textbooks on financial education for students of class 6-10. He also informed that RBI has already taken up the issue with various State Governments and five States including the State of Tripura have implemented them in their respective school curriculum. He requested the House to adopt the same for the state of Manipur. The House approved the proposal advising that this should not be an additional subject, but will be part of existing school curriculum. The House advised Education department to initiate action for incorporating the textbooks in the curriculum of the State Board.

**(Action: Education Department)**

**3.7 Inclusion of members in different Sub-Committees.**

1. MAHUD department to be incorporated as member of Credit Disbursement/ Financial
2. Performance of Banks Sub-Committee.
3. NIC to be incorporated as member of Sub-Committee on Digitization.
4. All LDMs to be incorporated as member of Sub-Committee Unbanked Blocks, Unbanked Rural Centres, expansion of Banking Network, Financial Inclusion Initiatives, Financial Literacy.

The SLBC Convener apprised that the different Sub-Committees of SLBC felt the need of adding these concerned stakeholders and requested the House to approve the proposal, to which the House gave its approval.

**(Action: SLBC Convener)**

**4.0 NPA under Make in Manipur:** Convener, SLBC apprised the NPA position under Make in Manipur to the House. He further apprised that the SLBC, in its meeting held on 30th October 2017, advised the Directorate of Trade, Commerce & Industries to resolve the issue at the earliest, but till date no progress has been made and he requested the House to intervene.

The representative from MFICL apprised that they had organized bank recovery camps with GM and concerned banks in 5 districts except Thoubal and Tamenglong in the month of April, 2018. She further apprised that some farmers are facing difficulties in extraction of oil due to long distance and cost factor. She informed that MFICL has guaranteed the loan.

Regarding the advice of the Chief Secretary to recover the loan using bank’s mechanism, the Convener apprised that they had used all means but could not recover the loan and hence the matter was put up to the House**.**

**(Action: MFICL)**

**4.1**The RCS/ Adm IUCB apprised the House that IUCB was one of the two C-rated banks in Northeast. Around 58% of the advance was under NPA. With the approval from the Hon’ble Chief Minister and Chief Secretary, the bank had started issuing stringent warning to all the defaulters. All institutions associated with these defaulters have been advised to blacklist them. He further apprised that these defaulters have the capacity to repay the loan but they are not repaying and hence the bank would be writing to all banks to freeze the account of these defaulters (if banking law permits).

**4.2 Opening of bank branch at Kakching Khunou:** The Convener, SLBC apprised that opening of a bank branch at Kakching Khunou has been allocated to Syndicate Bank under opening of bank branches at unbanked urban local bodies. The Asst. Manager, Syndicate Bank informed that they have conducted survey and report has been submitted to the Regional Office. A team from Regional Office had also visited the area, after which advice from the Regional Office is awaited.

The House advised the Bank to follow-up and open the branch at the earliest.

**(Action: Syndicate Bank)**

**4.3 Inclusion of IPPB for providing banking service/ financial inclusion:** The Asst. General Manager, RBI apprised that India Post Payment Bank does not come under the purview of Lead Bank Scheme as it is only a payments bank and not a full-fledged bank. Therefore, the service area approach cannot be made applicable to them for the purpose of credit dispensation. However, IPPB and other payment banks can be made invitee members of the SLBC for furthering the objective of Financial Inclusion in the State.

The DGM, SBI apprised that as per Department of Financial Services, 541 villages had been identified in Manipur as unbanked. Out of these, many villages had post offices. But as of now, DFS has not recognised IPPB as a bank. The DGM, SBI apprised that if the SLBC adopts in its meeting, then DFS can be informed accordingly and the village can be counted as banked. She requested for approval to the incorporation of IPPB for financial inclusion for the State of Manipur, to which the House gave its approval.

The DGM, SBI suggested to converge all the schemes of DFS and RBI under Financial Inclusion into a single scheme for better implementation and monitoring for coverage of unbanked villages in the state. The House approved the suggestion.

**4.4** On the issue of delay in circulation of minutes and holding of meeting, the RBI informed that meeting should be held in accordance with SLBC calendar. The major hindrance is submission of data by concerned banks. The House advised to keep ‘nil’ report for those banks that do not submit their report on time and all the banks were advised accordingly.

**(Action: SLBC Convener)**

**4.5** The Regional Chief, HUDCO apprised that PMAY was not implemented properly in the State and requested for discussion regarding Credit Linked Subsidy Scheme. The Regional Chief, HUDCO further informed that they have not released 2nd subsidy also and requested MAHUD to select beneficiaries in urban areas and send the list to the bank. HUDCO, in the meantime, can conduct workshops to impart awareness among banks.

The House advised MAHUD to send the list of beneficiaries to concern banks.

**(Action: MAHUD & HUDCO)**

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

**ANNEXURE**

**List of invitees present in the 55th SLBC meeting for the quarter ended Juneh’18 held on 04.10.2018 at the Conference Hall of Manipur Secretariat, South Block, Imphal**

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

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| **Sl no** | **Name** | **Designation/ Office/ Department** |
| 1 | Shri. N. Biren Singh | Chief Minister, Manipur |
| 2 | Dr. J.Suresh Babu, IAS | Chief Secretary, GoM |
| 3 | Shri. Letkhogin Haokip, IAS | Additional Chief Secretary, Agriculture |
| 4 | Shri. M. H. Khan, IAS | Additional Chief Secretary, RD & PR, Fisheries |
| 5 | Shri. Rakesh Ranjan, IAS | Principal Secretary, Finance |
| 6 | Shri. L. Kailun, IPS | IGP (Ops) |
| 7 | Smt. Mannuamching, IAS | DC, Pherzwal |
| 8 | Dr. H.S. Pahuja, IAS | DC, Ukhrul |
| 9 | Shri. N. Praveen Singh, IAS | DC, Imphal West |
| 10 | Shri. Neilenthang Telien, IAS | DC, Kakching |
| 11 | Smt. Haobam Rosita, IAS | DC, Thoubal |
| 12 | Shri. Hungyo Worshang, IAS | DC, Noney |
| 13 | Shri. H. Rupachandra Singh | DC, Tengnoupal |
| 14 | Smt. Kengoo Zuringla, IAS | DC, Kamjong |
| 15 | Shri. Robert Singh Kshetrimayum, IAS | DC, Jiribam |
| 16 | Shri. Somorjit Salam, IAS | DC, Senapati |
| 17 | Shri. Armstrong Pame, IAS | RCS/ Adm IUCB |
| 18 | Shri. Joel G. Haokip | ADC, Kangpokpi |
| 19 | Shri. Lalramsang Infimate | ADC, Churachandpur |
| 20 | Shri. Krishna Kumar | AC to DC, Churachandpur |
| 21 | Dr. A. Chinglenkhomba Meitei | ADC, Chandel |
| 22 | Shri Shamim Ahmad Shah | ADC/ Imphal East |
| 23 | Shri. N. Gojendro Singh | ADC, Bishnupur |
| 24 | Mrs. Anna Arambam | Director, IF |
| 25 | Shri. Ch. Ajit Singh | Director, Treasuries & Acounts |
| 26 | Shri. N. Deben | Director, IT |
| 27 | Smt. A Bidyarani A | Director, Fisheries |
| 28 | Shri. Th, Harikumar Singh | Director, MAHUD |
| 29 | Shri. O. Kartik Singh | General Manager, MSPDCL |
| 30. | Shri. Jotin Khumancha Oinam | Deputy Manager, MSPDCL |
| 31 | Shri. Y. Shyam Singh | Joint Director, Agriculture |
| 32 | Shri. J. Lunkim | Sr. GM, BSNL |
| 33 | Shri. Ng. Dazii | DGM, BSNL |
| 34 | Shri. M.Sanjeev Singh | SDE, BSNL |
| 35 | Shri. K. Brojen Singh | Joint Director, Horticulture & SC |
| 36 | Dr. Ch. Nandakishore | Joint Director, Vety |
| 37 | Dr. K. Lunkim | Joint Director, Trade, Commerce & Industries |
| 38 | Smt. Salle Pao | Dy. Director, KVIC |
| 39 | Shri. A. Heera Singh | Dy. Director, IF |
| 40 | Shri. L. Jogendra Singh | Asst. Director, IF |
| 41 | Shri. R.K. Tenedy Singh | Addl. Director, Education (S) |
| 42 | Shri. A. Loken Singh | A.O. MFICL |
| 43 | Shri. N. Gokhale Singh | T.O. MFICL |
| 44 | Shri. Ph. Khangmeidun | CEO, MKVIB |
| 45 | Shri. Thangbiakhan | CFO, TA & Hills |
| 46 | Shri. L. Jayaram | District Co-ordinator, MAHUD |
| 47 | Shri. Kh. Rajen Singh | SIO/ NIC |
| 48 | Shri. Apao Khongsai | SO/ Home |
| 49 | Shri. W. Dilip Singh | CSC State Team Head |
| 50 | Shri. L. Gulamjat | Account Officer, OBC & SC |
| 51 | Shri. Ch. Ningthouba Meitei | Account Officer, RD & PR |
| 52 | Shri. N Sundar | Trade, Com & Indus n-cell |

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

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| **Sl. No.** | **Name** | **Designation/ Office/ Department** |
| 1. | Shri P.N. Praveen Kumar | General Manager, NABARD |
| 2. | Dr. R. Ravi Babu | DGM, NABARD |
| 3. | Shri. C.M. Samuel | AGM, RBI, Imphal |
| 4. | Shri. R.K. Yaiphaba Meitei | AGM, NABARD |
| 5. | Shri Mangta Shoute | Manager (PP), RBI |
| 6. | Shri D. Simte | Protocol Officer, RBI |

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

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| **Sl. No.** | **Name** | **Designation/ Office/ Department** |
| 1 | Shri. A. Subhash Singh | MD, MSCB |
| 2 | Dr. Sanaton Deka | Regional Chief, HUDCO |
| 3 | Smt. N. Uma Devi | GM (i/c), IUCB |
| 4 | Shri. Vijay Joshi | CRM, UBI |
| 5 | Shri. R.N. Samanta | AGM, UBI |
| 6 | Shri. L. Angouba Singh | AGM, MSCB |
| 7 | Shri. Ashutosh Gupta | Chief Manager, Allahabad Bank |
| 8 | Shri. Halayudh Kumar | Chief Manager, CBI |
| 9 | Shri. K.S.J. Gangte | Chief Manager, ICICI |
| 10 | Shri S.K. Singsit | LDM, Imphal East |
| 11 | Shri. Khaling Themson | LDM, Kamjong |
| 12 | Shri. M. Premchandra Singh | LDM, Jiribam |
| 13 | Shri. N. Teban Singh | LDM, Ukhrul |
| 14 | Shri. Y. Ibochou Singh | LDM, Noney |
| 15 | Smt. Rinchuiphi Ragui | LDM, Bishnupur |
| 16 | Shri. Nikato Sema | Cluster Head, Axis Bank |
| 17 | Shri. M.V. Sagar | Senior Manager, Vijaya Bank |
| 18 | Smt. Nejolata H. | Senior Manager, BOB |
| 19 | Shri. M. Subhash Singh | Senior Manager, PNB |
| 20 | Shri A. Tekendra Singh | Senior Manager, MRB |
| 21 | Shri. Kh. Raghumani | Senior Manager, MRB |
| 22 | Shri. W. Shyamkishore Singh | Senior Manager (P & D), MRB |
| 23 | Shri. H. Umesh Singh | Senior Manager, BOI |
| 24 | Shri. Odikanta Koijam | Senior Manager, HDFC |
| 25 | Shri. Kh. Kennedy | Senior Manager, PSB |
| 26 | Shri. H. Suraj Meetei | Senior Manager, Union Bank of India |
| 27 | Smt. Moirangthem Rishila | Branch Manager, BOM |
| 28 | Shri. Th. Dinakumar Singh | Branch Manager, HDFC |
| 29 | Shri. Y. Chitaranjan | Branch Manager, Indian Bank |
| 30 | Shri. L. Neihsial | Branch Manager, UCO Bank |
| 31 | Ms. E. Apanthoi | Branch Manager, MWCB |
| 32 | Shri. Asem Robert Singh | Branch Manager, ICICI |
| 33 | Shri. Goutam Wangkhem | Branch Manager, Indusind Bank |
| 34 | Shri. Birjit Laikangbam | Branch Manager, Yes Bank |
| 35 | Shri. N. Parabat Singh | Branch Head, Axis |
| 36 | Shri. A. Gambhirjit Singh | Dy. Manager, IUCB |
| 37 | Shri. S. Michael Singh | Dy. Manager, Bandhan Bank |
| 38 | Shri Sendme Siranoo | DM (Sectt), HUDCO |
| 39 | Shri. N. Hemanta | Inspector, Post Office |
| 40 | Shri. G. Ramkumar Sharma | Asst. Manager, SIDBI |
| 41 | Shri. Kungminlian Shoute | Asst. Manager, Syndicate Bank |
| 42 | Shri. Th. Paulalthuom Gangte | Asst. Manager, Canara Bank |

**D. CONVENER BANK OFFICIALS**

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| **Sl. No.** | **Name** | **Designation/ Office/ Department** |
| 1. | Shri Kamal Khanal | SLBC Convener |
| 2 | Shri. Digmanu Gupta | GM, SBI |
| 3 | Smt. A. Lyndem | DGM, FI & MF, SBI |
| 4 | Shri. Y. Nirmol Singh | CM, LBO, Imphal West |
| 5 | Shri N. Nimai SIngh | CM, Churachandpur |
| 6 | Shri L. Kipgen | CM, LBO, SBI, Senapati |
| 7 | Shri. A. Altias | CM, C & RM, SBI |
| 8 | Shri. Jamlin Haokip | Manager, SBI |
| 9 | Shri. Rakhesh Saikhom | Asst. LBO, SBI, Imphal West |