

**MINUTES OF THE MEGHALAYA STATE LEVEL BANKERS COMMITTEE  
(SLBC) MEETING FOR THE QUARTER ENDING JUNE, 2020 HELD ON  
16.10.2020 THROUGH VIDEO CONFERENCE CHAIRED BY SHRI M.S RAO, IAS,  
CHIEF SECRETARY TO THE GOVT OF MEGHALAYA**

The State Level Bankers Committee (SLBC) meeting was chaired by Shri M.S. Rao, IAS, Chief Secretary.

Shri Ramesh R.S, Chief General Manager, SBI, North East Circle, in his opening address, extended his appreciation to the various efforts of the Government to tackle the pandemic, especially with the easing of the lockdown. He thanked the Chairman, the Addl. Chief Secretary, and various senior Government officials present in the meeting.

The Chairman in his keynote address pointed out that the CD ratio has improved during the quarter. But this is way below the national norm and All India average. He further emphasized on financial inclusion and the need to expand banking services to rural areas, which is the vision of the Hon'ble Chief Minister. He also impressed upon the fact that the Hon'ble Chief Minister acknowledged the challenges confronted by the banks in establishing new rural branches. As such, the Government will incentivize the banks who set up branches in rural areas.

Shri Rajkumar Gupta, Asst. General Manager, SBI Shillong, on behalf of SLBC Convenor Bank, welcomed all the Government officials from various Departments and representatives from BSNL, SIDBI, MSME, Insurance representatives and other members for attending the SLBC meeting for the quarter ending June 2020. Thereafter, agenda-wise discussion was initiated and the following are the decisions arising out of the discussion;

**1) Progress in 100% Digitization (Aspirational District):**

Ri-bhoi District which is an Aspirational District has to expand and deepen its mode of Digital payments to achieve 100% digital payments. So far the district has achieved 41% by covering accounts with either debit cards or internet banking or mobile banking or USSB or POS and QR code. The Chairman advised all Banks of Ri-bhoi District to achieve 100% digitization by 31<sup>st</sup> March, 2021.

**(Action Point: All the Banks in Ri-bhoi District)**

**2) PM Kisan and KCC:**

Shri Ramesh R.S, Chief General Manager, SBI, North East Circle requested all the banks that KCC saturation under PM Kisan should be focused at District level, Block level and Panchayat level and to promote animal husbandry, fishery activities in the State under KCC.

It was also brought into the notice regarding poor coverage of PM Kisan beneficiaries under KCC Schemes by Principal Secretary, Agriculture. Out of 1.5 lakh PM Kisan beneficiaries in the State, only 89,000 are covered under the KCC scheme. Since the banks already have the data of about 70,000 PM Kisan beneficiaries, Banks to initiate action immediately to cover all the PM Kisan beneficiaries under the KCC scheme by the end of December, 2020.

**(Action Point: SLBC and Agriculture Department)**

### **3) Financial Inclusion & Social Security Schemes:**

The Chief Secretary, in his address, requested all the Banks who have not submitted Financial Inclusion data as per the prescribed template of the Finance Department, which include Bank branches/ATMs/BCs and also GPS coordinates. The Chief Secretary said that the banking services in the rural areas is far from satisfactory and banks need to concentrate in rural areas to provide much needed banking services like finance of agriculture and other allied activities. He also stressed on the promotion of PMJDY and Social Security Scheme like PMSBY, PMJJBY, APY to the vulnerable groups of people living in rural areas. It was also informed that there is no adequate publicity regarding the social security schemes. In this regard, Finance Department to request the Deputy Commissioners to ensure wide publicity of all the Social Security schemes and all LDMs to liaise with the respective DCs in this regard.

**(Action Point: Finance Deptt, Respective Deputy Commissioners and all LDMs)**

### **4) CD Ratio of the Banks:**

The Chief General Manager, SBI, North East Circle informed that the CD Ratio of the State grew from 37.65% in June, 2019 to 43.42% in June, 2020. He noted with concern that the CD ratio of nine banks is less than 20% and requested them to ensure that their CD ratio is increased in the months to come. He requested the member banks in the midst of Covid-19 pandemic to extend more loans to Agriculture and MSME sectors so as to sustain economic development and economic growth in the State.

**(Action Point: All the Banks & Agriculture Dept.)**

Further, the Chief Secretary, in his keynote address appreciated the increase of the CD ratio. However, he expressed his dissatisfaction over the performance of the banks whose CD ratio is still below 20%. He urged those banks to come up with the concrete plan to improve their CD ratio. He also informed that Finance Department will issue a notification that all Departments are to ensure not to deposit the Government funds in those banks whose CD ratio is less than 20%.

**(Action Point: Finance Department)**

Regarding those Districts with CD ratio less than 40%, the DCs will review with the LDMs and the concerned member banks.

**(Action Point: Respective Deputy Commissioners)**

**5) Issues of NPA and the Bakijai cases:**

Regarding NPA and Bakijai cases, the Chief Secretary requested concerned DCs to take note of the situation and respective LDMs to take up with the concerned DC to initiate steps to ensure speedy disposal of Bakijai cases and recovery of bad debt.

**(Action Point: Respective LDMs/ Deputy Commissioners)**

**6) DCC/DLRC Meeting:**

The Chief Secretary, Govt of Meghalaya, noted with concern the non-conduct of DCC/DLRC Meeting for many quarters. He emphasised on holding of DCC/ DLRC Meeting as per guidelines of RBI so as to monitor the performances of the Banks on various parameters like CD ratio, priority sector advances and achievement under ACP. He requested the District Collectors to conduct the meetings within one month.

**(Action Point: Respective DCs & LDMs)**

**7) Digitization of Land Record:**

The General Manager, NABARD requested the State Government for digitization of land records to enable smooth and better credit delivery. He also informed the house that NABARD will utilize the Rural Infrastructure Fund to promote Farmers Producers Organizations (FPO) Schemes in the coming days. He also informed that many Central Govt. schemes are under implementation to maximise the income of farmers by extending finance through agriculture and other allied activities.

**(Action Point: Revenue & Disaster Management Department/Directorate of Land Record & Survey)**

**8) Prime Minister Employment Generation Program (PMEGP):**

The State Mission Director, KVIC requested the Banks to give proper reasons for rejection of applications and also asked all member Banks to convey the necessary information and the list of required documents for sanction of PMEGP loan to the prospective borrowers. The Chairman requested the SMD, KVIC to submit the monthly PMEGP report to the Finance Department.

**(Action Point: All Banks, KVIC, Finance Deptt. and Industries Deptt.)**

**9) National Rural Livelihood Mission (NRLM):**

Mr Jonathan Rymbai, *Project Manager FI, MSRLS*, praised the Banks for the fast disposal of SHG proposals during the last two quarters. However, he requested SBI, Ranikor Branch to complete the SHG account opening which has been pending for more than three months.

**(Action Point: SBI, Ranikor Branch)**

**10) Additional Agendas:**

- i) **Opening of bank branches and ATMs:** DC, East Jaintia Hills informed that in Saipung Block there are 86 villages and banking services is very poor. Further, not even a single ATM has been ~~established~~ in the area. In this regard, the Chief Secretary informed that Commissioner & Secretary, Finance will be convening one-to-one meeting with the banks, starting from next week. As such, the issue of bank branch opening, ATM coverage and BC deployment will be discussed thoroughly in the scheduled meetings.

**(Action Point: SLBC Convenor)**

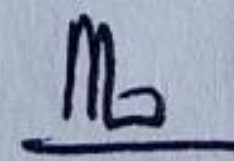
- ii) **Farmers Identification Card (FIC):** Since there is no adequate record on the farmer's welfare, the Chief Secretary requested the NABARD and Agriculture Department to furnish the updated report on Farmers Identification Card (FIC) to the Chairman SLBC within a week.

**(Action Point: NABARD & Agriculture Department)**

- iii) The General Manager, Reserve Bank of India in his address spoke about Inclusive development of the State, by focussing on improving district-wise CD Ratio. He informed the house that RBI is also conducting a Survey on BCs so as to enable monitoring the performance of the BCs on a regular basis. He also asked the Banks for promoting organic farming by providing the farmers need based finance.

**(Action Point: All Banks)**

The Meeting ended with the vote of thanks by Shri J V Jainapur, GM, State Bank of India.



(M.S. Rao)

Chief Secretary, Govt of Meghalaya &  
Chairman SLBC, Meghalaya

Copy to all members:-

**LIST OF PARTICIPANTS IN THE SLBC FOR THE QUARTER ENDING JUNE, 2020 HELD ON  
16.10.2020 THROUGH VIDEO CONFERENCING.**

<b>Attended by (Name &amp; Designation)</b>		
<b>State / Central Government Official</b>		
<b>Sl. No</b>	<b>Name</b>	<b>Designation</b>
1	<i>Shri M S Rao, IAS</i>	<i>Chief Secretary, GOM</i>
2	<i>Smti.R.V. Suchiang, IAS</i>	<i>Add. Chief Secretary, Finance GOM</i>
3	<i>Dr P. Shakil Ahmed, IAS</i>	<i>Principal Secretary Agriculture Dept GOM</i>
4	<i>Shri P K. Agrahari, IAS</i>	<i>Secretary, Finance GOM</i>
5	<i>Shri A L Mawlong</i>	<i>Joint Secretary Commerce &amp; Industries Dept</i>
6	<i>Shri S Kharmawphlang</i>	<i>Director Urban Affairs</i>
7		
8	<i>Shri. R P Marak</i>	<i>Deputy Commissioner, North Garo Hills</i>
9	<i>Shri B Lato</i>	<i>Joint Director Urban Affairs Dept</i>
10	<i>Shri S Shullai</i>	<i>Sr Architect Urban Affairs Dept</i>
11	<i>Shri R. Rangad</i>	<i>SRO, Finance, GOM</i>
12	<i>Shri P.M Sangma</i>	<i>ARO, Finance, GOM</i>
13	<i>Shri Jonathan Rymbai</i>	<i>Project Manager FI, MSRLS, NRLM</i>
14	<i>Smti. Lily Kharkrang</i>	<i>Joint Director Agriculture</i>
15	<i>S. R. Myllemngap</i>	<i>MKVI Board, Shillong</i>
16	<i>Shri I Jawahar</i>	<i>Director KVIC Shillong, GOI</i>
17	<i>Mr. S Sutnga</i>	<i>Jt Director Industries</i>
18	<i>Mrs. S Sangma</i>	<i>MEO, Agriculture Dept</i>
19	<i>Shri. Sekhar Dey</i>	<i>Joint Director, NIC, Shillong</i>

<b>RBI/NABARD/SIDBI</b>		
	<b>NAME</b>	<b>Designation</b>
1	<i>Shri. P Gangte</i>	<i>General Manager, RBI</i>
2	<i>Sri L Hangmuanthang</i>	<i>AGM, RBI</i>
3	<i>Shri. AK Sarangi</i>	<i>General Manager, NABARD</i>
4	<i>Smti E. Tariang</i>	<i>AGM,NABARD</i>
5	<i>Mrs J Chakravorty</i>	<i>Mgr, SIDBI</i>

## Banks/ Other

S/no	Name	Designation
1	Shri Ramesh RS	CGM, SBI LHO Guwahati
2	Shri. Jayateertha V Jainapur	GM, SBI LHO Guwahati
3	Shri. Susanta Kr Sahoo	DGM, SLBC SBI-LHO Guwahati
4	Shri Mihr Das	AGM SLBC, NW-II
5	Shri Rajkumar Gupta	AGM, SBI R-III Shillong
6	K. Khongwar	CM, SLBC
7	Ms Tshering Diki	Chairman MRB
8	Mr S. Lyngdoh	GM, MRB
9	Ms J Wankhar	Shillong Co-op Urban Bank
10	Shri K Patgiri	AGM, MCAB
11	Debraj Saha	Mgr, IOB
12	Shri Kynton Mawlong Dey	Mgr-PNB
13	Naveen Jain	CM Allahabad Bank (under Indian bank)
14	Rafel Pugh	CM, PNB
15	Mr. S. Thirumurugan	CM, CBI
16	Shri. Pushpen Mandal	CM, UCO
17	Mr. Roshan Thapa	Dy VP, HDFC Bank
18	Mr. Chandan Passi	Manager, HDFC Bank
19	K. Kharbuli	LDM-Jaintia Hills
20	Mr. Robin Ch Nath	LDM East Garo Hills
21	Mr. S Tunlut	LDM Ribhoi
22	Mr Santosh Chetri	CM, BoB
23	Shri K. Leivang	LDM, West and South West Khasi
24	Naveen Deshmukh	AGM, IPPB
25	Mr John Rynjah	Mgr Bol
26	Prakash Upadhya	Mgr ICICI Bank
27	Ms Ibanlumlin Mawthoh	CRDM North East Axis Bank
28	Dipjit Talukdar	BM Bandhan Bank
29	Mrs Ibashisha Wanswett	Asst SLBC, Shillong
30	Senajit Sarkar	Regional Head, Bandhan Bank
31	Ms Sabina Sangma	Dy Reg Head, Union Bank
32	Mr Kaushik Chakravorty	Sr Mgr Union Bank
33	Mr Rishi Rai	Axis Bank
34	Mr Joseph Mathew	South Indian Bank
35	Ms. Priyanka Lepcha	BM BOM
36	Mr Deepak Kumar	Canara Bank
37	Mr S Hongray	Punjab & Sind Bank
38	Mr P Rymmai	BM, NEDFi
39	Shri Sidhar Borguhain	Yes Bank
40	Smti A. Behera	Asst SLBC