

**MINUTES OF THE 37th SLBC MEETING, SIKKIM HELD ON 20th June 2013, AT
MAYFAIR RESORT, RANIPOOL, GANGTOK**

List of participants:

No.	NAME OF THE OFFICIAL	DESIGNATION / DEPARTMENT
1.	Shri Sunil Srivastava	CGM, SBI, Kolkata
2.	Shri Dipak Darnal	Dir./OSD, FRED, GoS, Gangtok
3.	Smt. Anuradha Rao	GM-II, SBI, LHO, Kolkata
4.	Shri E. E. Karthak	CGM, RBI, Gangtok
5.	Shri R. P. Bhargava	GM, NABARD, Sikkim
6.	Shri Anirudh Ghoshroy	DGM,SBI, LHO, Kolkata
7.	Shri B Roy Choudhury	DGM,SBI, AO, Siliguri
8.	Shri Sunanda Das	RM, SBI, RO, Gangtok
9.	Shri Vasant Savardelkar	AGM, NABARD, Gangtok
10.	Shri Kazi Rafikul Hussain	CM, United Bank of India, Gangtok
11.	Shri A. K. Mandal	CM, Bank of Baroda, Gangtok Branch
12.	Shri S. Sanyal	Dist. Co-ordinator, Central Bank of India, Gangtok
13.	Shri P. P. Basu	AGM, Central Bank of India, Gangtok
14.	Shri Dipankar Choudhury	Branch Manager, ICICI Bank, Gangtok
15.	Shri Deepak Rawat	Branch Manager, Indusind Bank, Gangtok
16.	Shri S. R. Meena	DGM/ZM, Bank of India, Siliguri Zone
17.	Shri Amrendra Kr. Singh	CM, Bank of India, Gangtok
18.	Shri Rahul Jaiswal	Branch Manager, Indian Bank, Gangtok
19.	Shri M. C. Sen	CM, Union Bank of India, Gangtok
20.	Shri Ajay Kumar Nayak	Sr. Branch Manager, Andhra Bank, Gangtok
21.	Shri Purushottam Kr. Sinha	CM, Allahabad Bank, Gangtok
22.	Shri S. K. Mishra	Sr. Manager, Canara Bank, Gangtok
23.	Shri B. Pongemer	CM, Vijaya Bank, Gangtok
24.	Shri Manish Kumar	CM, Dena Bank, Gangtok
25.	Shri Bivash Lamichaney	AGM, SISCO Bank Ltd.
26.	Shri Sudip Kr. Mukhopadhyaya	Sr. Manager, Oriental Bank of Commerce, Gangtok
27.	Shri N. K. Chauhan	GM, RO, Kolkata, Oriental Bank of Commerce
28.	Shri I. B. Goel	GM(O), State Bank of Sikkim
29.	Shri P. T. Namgyal	CM, Punjab National Bank, Gangtok
30.	Shri D. Targain	Sr. Manager, UCO Bank, Gangtok
31.	Ms. Yozna Rana	Asst. Manager, AXIX Bank, Gangtok
32.	Shri R. K. Tamang	Inspector, DIC, E/N GoS
33.	Shri K. S. Rai	GM, DIC/SW, Jorethang, GoS
34.	Shri S. Pradhan	Joint Director, DIC, E/N, Gangtok, GoS
35.	Shri S. N. Bhutia	Asstt. Dir, DHH, GoS
36.	Shri C. T. Lepcha	Dy. Director, DHH, GoS
37.	Shri S. K. Bibhuty	Manager Incharge, SIDBI

38.	Shri P. K. Subba	Joint Director, Agri., GoS
39.	Chewang Lanchungpa	Chief Accounts Officer, Food and Civil Supplies, GoS
40.	Ms. Rina Brahma	Asst. Director, SRDA, RM&DD, GoS
41.	M. Chettri	Asst. Project Officer, SRDA/RM&DD
42.	Shri Tenzing Namgyal	CI, RBI, Gangtok
43.	Shri D. P. Lepcha	Manager, RBI, Gangtok
44.	Shri M. K. Bhattacharya	Asst. Manager, RBI, Gangtok
45.	Ms. Hissey Choden Bhutia	Manager (Relationship), IDBI Bank
46.	Shri H. P. Kharel	Dy. General Manager
47.	Shri D. Ram	Centre incharge, NHB, GoS
48.	Dr. B. Badola	Addl. Director, A. H. L. F & V. S., GoS
49.	Shri A. R. Gokhe	Director, MSME-DI, Gangtok, Govt. of India
50.	Shri D. R. Sharma	Asst. Director, MSME-DI, Gangtok
51.	Shri A. K. Bhuiyan	Asst. Dev. Officer, KVIC, Gangtok
52.	Shri Sudip Khutia	Officer, SICON, Gangtok
53.	Shri Swagatam Dutta	Dy. Manager, Bank of Maharashtra, Gangtok
54.	Shri D. Chakrabarty	Sr. Manager, Indian Overseas Bank, Gangtok
55.	Shri A. Sadhukhan	Asst. Manager, Corporation Bank, Gangtok
56.	Shri Tashila Ethenpa	Manager, RBI, Gangtok
57.	Shri Sukumar Das	Sup. S.O. KVIC, Gangtok
58.	Shri Kuldeep Singh Badwal	Asst. Manager, Syndicate Bank, Gangtok
59.	Shri Ujjwal Rai	Deputy Secretary, DPER & NECA, GoS
60.	Shri Sudeep Kr. Brahma	Manager, HDFC Bank Ltd., Gangtok
61.	Shri Angu Tashi Bhutia	CM, SBI, RO, Gangtok
62.	Shri Arup Kr. Das	Director, RSETI, Gangtok
63.	Shri Debojyoti De	LDM, SBI, RO, Gangtok
64.	Shri Tarun Saha	CM, SBI, Gangtok Branch
65.	Shri Tshering D. Bhutia	Dy. Manager, LBO, SBI, Gangtok
66.	Ms. Diki Lama Tamang	Assistant, LBO, SBI, Gangtok
67.	Shri Gagan Sunuwar	Assistant, SBI, RO, Gangtok

The Thirty Seventh State Level Bankers Committee Meeting for the State of Sikkim was held at Mayfair Resort, Gangtok on 20th June, 2013. The meeting was Chaired by Shri Sunil Srivastava, CGM, SBI, Kolkata. Shri Dipak Darnal, Dir/OSD, FRED, GoS, Gangtok, Smt. Anuradha Rao, GM-II, SBI, LHO, Kolkata, Shri E. E. Karthak, CGM, RBI, Gangtok, Shri R. P. Bhargava, GM, NABARD, Sikkim, Shri Anirudh Ghoshroy, DGM (RBU), SBI, LHO, Kolkata, Shri B Roy Choudhury, DGM, SBI, AO, Siliguri, were also present in the meeting among other officials from Banks and Govt. departments.

Shri S Das, Regional Manager, State Bank of India, Gangtok warmly welcomed all the participants of the 37th SLBC meeting and congratulated Shri E. E. Karthak for being promoted to CGM, RBI, on behalf of the Convener Bank of SLBC and requested the Chairman, Shri Sunil Srivastava to inaugurate the meeting.

CGM warmly welcomed the dignitaries present on the dais, Officers from Government Departments and Banks.

He said that he had gone through the agenda items put up by the Lead Bank office and a lot had to be done from our side. He said that there was a huge disconnection on all fronts, which needed to be corrected at the earliest. Furthermore, he added that the delay in the circulation of the minutes and the Agenda of the SLBC was a failure in our part and apologised on this note. He advised the house to co-operate with the Lead Bank Office in the purification of data, as that would lead the SLBC in a better direction. He said that Sikkim has the potential and a lot of work could be done in the fields of agriculture, industries and service sectors, if more interaction and co-operation could be provided from the Govt. Departments. He pointed out that the KCC and KRC numbers were pretty low and suggested more campaigns for the improvement of the same. He emphasised on proper planning and execution of the plans. He also assured to send a special team from Kolkata for data cleanup, for the upcoming SLBC meeting to be more effective and fruitful. The CGM thanked the House for attending the meeting and requested the meeting to be taken forward.

Agenda No.1

Confirmation of the proceedings of the 36th State Level Banker's Committee (SLBC) Meeting held at Gangtok (Sikkim) on 19th March 2013 at Mayfair Resort, Gangtok

As there were no suggestions/queries on the minutes of the 36th SLBC meeting, already circulated to the members, the minutes of the said meeting was considered as read and confirmed.

Agenda No.2

Follow-up of the Action Points that emerged from the 36th SLBC Meeting held on 19th March 2013 at Gangtok.

1. Installation of Forex facility at Pelling by SBI

In this regard, Shri S. Das, RM, SBI apprised the house that an initiative has been taken from the Bank's part to make it functional from 31st July, 2013.

2. Roadmap below 2000 population to be submitted by all Banks

In this context, Shri E. E. Karthak, CGM, RBI enquired with the banks about maintenance of database of the account holders covered under the Financial Inclusion Plan along with the number of transactions. It was advised that all the concerned banks having allotted villages above 2000 population (43 villages) should maintain a database of all the account holders covered under this category. Lead Bank apprised that House that SBI has 18 villages among the 43 villages in 2000+ population category and VBOs were appointed and laptops were provided to them and the villages were being visited by them on a weekly basis. It was suggested that LDM should organize a meeting of bank/branches with CSPs. The Chairman then asked the banks to cover up the villages in a time bound manner with priority being given to

villages with population between 1000 and 2000. He suggested adopting cluster approach of 4-5 villages in addition to existing allotted villages to make CSP operations more viable. He also asked the LDM to do a sorting of the villages in co-ordination with the Govt. Departments, as per the 2001 Census and with frequent monitoring and reporting in regular intervals. He also requested the Govt. of Sikkim to provide the data of the villages as per the 2011 Census, through various departments which would make clustering of the villages easier.

4. Lead Bank to write to Banks/ controllers for inconsistency in LBR data Regular transactions must be in all villages covered by CSPs/BCs:

Shri S. Das, RM, SBI apprised the house that the Lead bank had already advised banks and Controllers for inconsistency in LBR data and directed that the LDM will discuss and indentify the shortcomings and ensure that there would be no inconsistencies in data further, for all the banks. He also urged all the banks present in the meeting to co-operate with the LDM in this regard.

5. Lead Bank to update SLBC website on regular basis:

The Chairman instructed the updating of the website to be completed within the 2nd of August, 2013 with the contents updated upto July 2013. Shri E E Karthak added that since the point was raised in every SLBC Meeting, it had to be taken seriously and resolved at the earliest.

6. Note sorting machine to be installed by all Bank/branches:

In this context the representative from the Central Bank of India appraised the house that they had ordered for the same. The Chairman instructed SBI to install dual display note counting machines within 30th September, 2013 for all its SWOs in its 32 branches in Sikkim, and the same date implied to both Central Bank of India and Union Bank of India.

Agenda No.3

Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 31.03.2013:

The House was of the opinion that the data in regard to the C:D ratio was not proper and the Chairman instructed the data to be revalidated within a time frame latest by 15th July, 2013. He asked the LDM to organize a meeting with the Banks in Sikkim and have the data cleaned up.

Agenda No.4

Recovery of Bank's dues:

After going through the Agenda, the Chairman suggested the re-examination of data and asked the LDM to compile the list of defaulters and submit it to the Govt. Departments and State Bank of Sikkim. CGM, RBI added that the list of willful defaulters was available in the RBI website and welcomed the Branches to use this facility before issuing loans.

Agenda No. 5

Review of Performance under Annual Credit Plan 2012-13 for the quarter ended 31st March 2013:

A. Agriculture and allied activities:

It was suggested that the ACP was to be updated in the SLBC website immediately with a more reliable agency. The Chairman also suggested LDM to convene meeting with the GM, NABARD and Agri extension officers of Govt. of Sikkim and all representatives of all member banks for agricultural figures which are to be given separately for KCC and their allied agricultural activities. NABARD demanded Bank wise/activity wise figures for priority sector.

B. Industry Sector:

The Chairman appreciated the achievement of some of the banks and at the same time expressed his concern over the NIL achievement by most of the Banks in this sector.

C. Tertiary sector:

The House discussed over the low level of achievements under the sector. It was informed that the achievement is expected to be at the comparatively comfortable position as at the end of March 2014.

D. Non-priority sector:

The over-achievement under the sector was appreciated.

Agenda No.6

Review of other Priority Sector Advances and other Special Programmes as on 31st Mar. 2013

a. Swarnajayanti Gram Swarozgar Yojana (SGSY):

In this context, the Chairman advised Bank Branches to approve rejections by one step higher authority and the reason for rejection to be intimated to DIC/concerned sponsoring Dept.

b. Prime Minister's Employment Generation Programme:

In this regard, the suggestion for formation of District wise task force committee and the LDM was asked to co-ordinate and the activities to be stated in the agenda item of SLBC. It was also mentioned that e-tracking of PMEGP proposals should be taken up as an agenda item in the next SLBC.

c. Swarna Jayanti Sahari Rojgar Yojana (SJSRY):

The house appreciated that there were no cases of rejection or pendency cases under the scheme.

Agenda No.7**Promotion of Self Help Groups:**

During the discussion, NABARD requested the Bank Branches for the formation of more SHGs, open SB Accounts for them and have it credit linked. It was also told that due importance should be given for conducting BLBC meeting at regular intervals so that banks could reach out to the block level directly.

Agenda No.8**Kisan Credit Card (KCC):**

During the discussion, representative from the Agriculture Deptt. brought to the notice of the House about the difficulties being faced by farmers in getting loan from banks. In this regard, the Chairman asked to provide the list of eligible farmers in the state with their GPU wise distribution to the Lead Bank to enable banks to identify the farmers for issue of KCC.

Agenda No.9**Housing Finance Scheme as on 31.03.2013 :**

The House discussed over the low level of achievement under this Scheme. It was also found that the data for some Banks were incorrect and they were asked to provide meaningful information.

Agenda No.10**Performance in Education Loan as on 31.03.2013:**

During the discussion it was informed that achievement under Education Loan is low due to sponsorships/financial assistance by the State Govt. to meritorious students for higher studies within and outside the country.

Agenda No.11**Performance under MSME as on 31.03.2013:**

In this regard, the Chairman said that a more granular data would provide more meaning to the agenda. He asked the Lead Bank to segregate MSME data for placing in the next SLBC.

Agenda No.12**National Horticulture Board Scheme:**

As discussed above, in Agenda 6(a), a consensus was met that the reason for rejection was to be mentioned and intimated to the concerned sponsoring department(s) to make LOI's more effective.

Agenda No.13**Artisan Credit Card:**

It was found that the concerned Department was yet to furnish information with respect to sponsoring cases under the scheme and sanction of loan by Banks. In this regard, the RM, SBI requested the concerned Department to submit the report so that the figures can be incorporated and fruitful discussion can be done in the next SLBC meeting.

Agenda No.14

Financial Inclusion by Extension of Banking Services with opening of “BSB” account in South/West/North Districts As on 31.03.2013

After going through the agenda item, the Chairperson instructed to provide a granular data mentioning the amount of transactions.

Agenda No.15

Weavers Credit Card Scheme

During the discussion, the officials from the concerned departments were enthusiastic in organizing awareness camps for the promotion of the scheme. They requested for co-operation from the LDM for the aforesaid purpose.

Miscellaneous:

1. Evolving Action Plan for Remaining Un-banked villages :

The House decided to skip the agenda item as it was already discussed earlier under agenda item No.2.

2. Direct Cash Transfer:

It was discussed that, all the Banks were to furnish scheme wise, district wise list of DBT Beneficiaries and also the amount of benefits credited, to the Lead Bank and the same was to be put up as an agenda item in the next SLBC. The Chairman said that Financial Inclusion in North District to be completed in a campaign mode at the earliest and asked LDM to take up with the DC, North District the entire issue for time bound implementation of DCT/DBT in the North district in co-ordination with the concerned department and the bank/branches operating in the district.

3. Direct Benefit Transfer:

Under Direct Benefit Transfer, Shri S. Das, appraised the house that two schemes namely Indira Gandhi Matritya Surakhsya Yojana (IGMSY) and Janani Surakshya Yojana schemes have been rolled out successfully under APBS (Aadhar Payment Bridge System). A total of 265 beneficiaries under IGMSY aggregating Rs.7.65 lakhs and a total of 81 beneficiaries under JSY aggregating to Rs.55800/- were credited to the respective beneficiary accounts. It was informed the House that the cost of advertisement in case of DBT/DCT will be reimbursed by NABARD to Lead Bank.

4. Recommendation of Two Days Co-ordination Workshop for North Eastern RSETIs in North Eastern States held at NIRD-NERC, Guwahati on 31th-31st October 2012 :

As per the guidelines, RSETIs are to be opened in all the districts of the State. However, considering the total population (around 6.00 lakh as per 2011 census as appearing in Gol Census website www.censusindia.gov.in) of Sikkim state, low number of participants etc. opening of RSETI in all 4 districts may not be viable and it was submitted before the House that the existing RSETI run by SBI in East district (Gangtok) will take care of the need of the entire state. However, the Chairman observed that CBI may set up one more RSETI in the state to which District Co-ordinator of CBI responded that the issue would be taken up

at their appropriate level. Meanwhile the State Govt. has allotted a land for setting up a permanent RSETI at Ralap in East District near Makha and its construction is under process and until the permanent RESTI is being set up, a temporary RSETI has already been set up at Gangtok and has successfully conducted 4 trainings during this financial year.

5. Constitution of Committee to Formulate a special Financial Inclusion Plan to deepen the Financial Services in North East Region

The LDM was instructed to arrange accordingly in combination with all member banks. Further, during the discussion, 5 points of deepening of Financial Inclusion in North East stated to be taken up as an agenda item in the next SLBC. The LDM was to ensure this by circulating all the important issues pertaining to deepening of Financial Inclusion to member banks for making them aware for their feedback on this score.

6. Mandatory Entries of Application in the e-Tracking System of PMEGP for 2013-14

It was decided unanimously that the PMEGP proposals should be placed as an agenda item in the next SLBC Meeting.

The meeting ended with a vote of thanks by Shri B Roychoudhary, DGM (B&O), SBI, Siliguri.

Action Points that emerged from the Meeting

- 1. Circulation of the minutes and agenda papers of the SLBC, at least 15 days before the scheduled meeting**
- 2. Target to cover villages below 2000 population within March 2014.**
- 3. Updating of the SLBC website upto 31st July 2013 to be confirmed before 2nd August 2013.**
- 4. Submission of disaggregated FIP report by all the banks to RBI.**
- 5. Data cleanup and segregation to be done in an effective manner.**