**Minutes of the 69th State Level Bankers Committee Meeting, Sikkim for the Second Quarter ended 30th September, 2021 held on 16th November, 2021on the theme “Atma Nirbhar Sikkim – through Financial Inclusion”**

**At the Conference Hall of Hotel Mayfair Resorts, Gangtok**

The 69th State Level Bankers’ Committee (SLBC) Meeting of Sikkim State for the 2nd Quarter ended 30th September, 2021, on the theme “Atma Nirbhar Sikkim- Through Financial Inclusion” was held at The Conference Hall of Hotel Mayfair Resorts, Gangtok, on 16th November,2021.

The meeting was chaired by **Shri L N Sharma- Hon’ble Minister**, Agriculture Horticulture, Animal Husbandry & Veterinary Services and Information and Public Relation Department, Government of Sikkim.

**Shri S C Gupta, IAS,** Chief Secretary, Government of Sikkim**. Shri S Salee**, Deputy Managing Director, AGRI, FI SME, State Bank of India, Mumbai, **Smt Ruma Dey**, Chief General Manager, State Bank of India, Kolkata, **Shri A K Mahakul**, General Manager & SLBC Convenor, State Bank of India, Kolkata, **Shri Kishore Pariyar** , GM – cum – OiC, Reserve Bank of India, **Shri (Dr) Diwakar Hegde,** General Manager cum OiC, NABARD, were the other dignitaries on the dais.

Top Level functionaries from all Banks, RBI, IPPB, State Government, were also present in the meeting.

**Shri S D Lama, Assistant General Manager,** State Bank of India welcomed the dignitaries on the dais as well as all the stakeholders present in the meeting and briefed about the State Level Banker’s Committee. He also informed the house that a Steering Sub –Committee Meeting of 69th SLBC was held on 14/11/2021. He further congratulated SISCO bank- The State Cooperative Bank in the State to be certified as a Scheduled Bank.

**Smt Ruma Dey, Chief General Manager** , State Bank of India, in her opening address once again welcomed all the dignitaries on the dais and expressed her pleasure on having been invited to the State Level banker’s Committee Meeting for the first time. She briefed the house on the network of bank branches in the State, and also achievements in MSMSE Sector and SHG Financing.

She also informed the house that SBI being the Lead Bank and SLBC Convenor in the State, had signed various MoUs with the State Government for the promotion of Poultry, Dairy Farming and the enrollment of maximum population under social security schemes like PMJJBY,PMSBY and APY.

Towards the end, she assured that due to lifting of the lockdown and resumption of economic activities in the State, the achievement of Banks would definitely improve more in the coming quarters. She appreciated exemplary work done by the banks during the stressful global pandemic times and assured the State Government that the same vigour and commitment shall continue in the future also. She also thanked the State Government for all the support and guidance and expected the same would continue over the years.

**Dr. Diwaker Hegde, GM-cum-OiC, NABARD**, in his opening remark congratulated all the bankers for achieving 55.45% of the Total target in the Priority Sector and hoped the momentum would continue in the future also. However, he expressed his displeasure on the low achievement in the Agriculture and Allied Activities Sector in the State. He informed the house that there was a lot of scope in the Agriculture sector and suggested ways in which the lendings could increase in this Sector.

He said that since more than 80% of farmers in the State are small and marginal farmers, banks with the help of NABARD should opt for financing through Joint Liability Group mode. He said SBI has already signed a MoU with SBI in this regard.

Dr. Hegde, also mentioned about financing of FPOs in the State. He said that NABARD has sponsored 14 FPOs in the State, while the State Government had sponsored around 28 FPOs. He remarked that lending to FPOs will be a good platform for the bankers to increase their achievements in the Agriculture Sector. He assured that modalities of extending collateral free loan to the FPOs by the banks with the help of Credit Guarantee from NABARD are being worked on.

He informed the house on the Agriculture Infrastructure Fund extended by NABARD and asked the banks to uitilize it to the maximum. He also expressed his displeasure o the low financing of KCCs in the State and said there was a lot of potential in this field.

He also said the banks should focus more on ensuring that all crop loans are insured under PMFBY, he mentioned that presently only around 200 farmers had been covered under this scheme.

Finally, Dr Hegde suggested the bankers to extend more credit to WSHGs in the State. He said that WSHGs along with the support of SRLM has been doing a remarkable work in the State.

Further, he hoped that banks will take all the above suggestions into consideration and improve the lending on the Agriculture & Allied Activities Sector.

**Shri S Salee, Deputy Managing Director,** AGRI, FI & SME, SBI in his opening address said that the presence of Hon’ble Minister , Chief Secretary, Secretaries and other high ranking officials of the State Government and the Banks shows the importance of SLBC Meetings, where the issues related to the economic development of the State are discussed and deliberated upon.

He spoke on the CD Ratio and hoped that it would increase further in the upcoming Quarters. He also said that though the overall achievement of banks was very good at 119%, Banks need to focus more on priority Sector and Agriculture & Allied Activities Sector. He further suggested the banks to consider the suggestions put forward by NABARD to increase the achievements in the Agriculture & allied Activities Sector. He mentioned that lending to SHGs should be maximized as they have extremely low levels of NPAs nationwide. He hoped that with the Credit Guarantee of NABARD for financing to FPOs in the State, there would be huge scope for the Banks in Agriculture Lending.

With regards to KCC, Shri Salee expressed that even though there are a lot of challenges in this field, the banks have been consistent in lending. He further deliberated on high delivery cost for the banks in KCC and suggested that with the help of the Government in infusing of technology in this sector, more farmers could be benifitted. He requested the State Government for access to Land Records and Geo Satellite images of land in the State, which would help in lowering the delivery cost.

Shri Salee also said on that to strengthen the financial inclusion levels of the rural population; it was decided to set up and operate Centres for Financial Literacy (CFLs) at the block level. As a pilot project in the State of Sikkim, 5 Blocks have been identified and SBI being the Lead bank has signed an agreement with CRISIL Foundation for the establishment of Financial Literacy Centers in the State. As of now, the manpower required in these 5 Blocks have also been identified. The centres will be functional by Dec 2021.

He assured the house that State bank of India being the largest lender in the country and the State will continue with the momentum for the economic development of the State as well as the nation. She also thanked the State Government for all the support and guidance and expected the same would continue over the years. He also assured that together all the Banks as partners of development of the State along with the State Government, shall always look forward to further their goals in the State.

**Shri H K Sharma, IAS, Secretary,** Commerce and Industries Department, in his opening address welcomed all the dignitaries on the dais and all other stakeholders present in the meeting.

Shri Sharma said that overall achievement under PMEGP was satisfactory, but there were still a few cases pending with the banks which needed to be processed at the earliest. He also mentioned about the PM-FME scheme and said that the State level Committee had already been constituted for the same. The manpower required had also been recruited and the offices had also been set up. He said that the banks should also come forward for lending under PM-FME Scheme.

With regards to SYSS – a flagship programme of the State Government, Shri Sharma remarked that with the support from the bankers the Government was able to already release Rs 5 Crores of subsidies to the beneficiaries. He hoped that the same kind of support will continue form the banks.

Shri Sharma, rued over the fact that Private Sector banks are not coming forward in lending under State Government and Central Government Sponsored Schemes in the State. He requested the top officials from the private banks to issue instructions for accepting proposals in the Priority Sector as well in the State. He also suggested the State Government that instead of parking the funds with Private Sector Banks, it should give it to those banks that were doing exceptionally good work in the State.

Lastly, he lauded the efforts the bankers were putting in for the overall development of the State and hoped the same would continue in the future also.

**Shri Kishore Pariyar, General Manager – cum - OiC**, Reserve Bank of India welcomed the dignitaries on the dais. He informed the house that A Steering Committee Meeting for the quarter ended 30.09.2021 was already held on 14/11/2021.

He congratulated SISCO Bank for having been awarded as a Schedule bank status and also for having been issued with a Mobile Banking liscence by RBI. He further stated that permission for the participation of SISCO in clearing house shall also be issued very soon.

Shri Pariyar, presented an insightful report on the performance of the banks in the State. He further urged all the banks to come forward and increase the lending in Agriculture & Allied Activities Sector and issuance of KCC. He also added that all MSMEs in the State should be mandatorily registered under Udhyam Aadhar. He further requested all the Banks to process all the proposals under Government Sponsored Schemes.

He informed the house that documents required for various Government Sponsored Programmes have been standardized across all the Banks in the State for smooth sanctioning of proposals. He also said that remapping of SHGs in the State in under consideration so that there is uniform distribution of proposals across all the Banks in the State.

He also placed before the banks the following:-

He urged the top bankers present to reconsider the emoluments provided to Banking Correspondents as the area of operation for them is extremely difficult with the hilly terrain and scattered households in the State.

He reminded the banks that they have a social responsibility towards the State and asked the Controllers to review the progress under ACP within their branches in the State at least twice in a month.

He expressed his displeasure on the progress of Financial Literacy in the State and ureged al the banks to conduct FLCs as per RBI guidelines. He also reminded the the bankers that all Branch Managers should attend the BLBC, & DLCC Meetings He also expressed his joy on the participation of senior level functionaries of the Banks in the SLBC Meeting. He further requested that this should continue and also warned that anyone less than the controller of banks shall not be allowed to enter the future meetings.

Shri Pariyar also placed before the State Government the following:-

He requested the State Government for the access of Digital land Records in the State so that processing of proposals related to KCC, Housing Loans, etc shall be smoother and swifter.

He also requested the State Government for the creation of a Database of all the MSMEs in the State so that identification, classification and registration of MSMEs under Udhyam Aadhar and other possibilities can be looked into.

He further suggested for quicker resolution regarding the digitization of all the rural areas in the State. He informed that every village must be connected to the world through the internet. This will not only make the digitization of Banking transactions in the State a huge success, but will also enable the rural populace to do things from the comfort of their homes which they otherwise had to do , travelling for many hours.

He also placed before the State Government the proposal for organisiong a sensitization programmes for all the District Collectors and BDOs in the State with regard to the conduct of Block Level bakers Committee Meeting and District Level Consultative Committee Meeting in the State.

He also said that the banks have placed before the State Government for the assistance in recovery of Loans. He informed the house that other State Governments have been implementing the Bank Recovery Incentive Scheme, under which DMs, BDOs and other State Authorities have the power to get the recover done. A certain portion of the recovery will be earned by the State Government under the BRI Scheme.

In conclusion he placed before the SLBC to set realistic Target the Banks under Annual Credit Plan so that actual achievement can be reflected. He also placed before the forum for the presence of Hon’ble Chief Minister of the State in the SLBC as an annual event.

**Shri S C Gupta, IAS, Chief Secretary, Government of Sikkim,** in his address appreciated the level of participation of bankers and State Government functionaries in the meeting.

He further spoke on the networks of banking outlets in the State and remarked that the number of bank branches, ATMs, CSPs, IPPBs and others have provided a good banking coverage in the State. Opening of more banking outlet in the State may not make economic sense but to overcome this, banks should provide adequate staff in the Branches, use of alternate channels for banking should be encouraged, and ore technology should be infused in the sector for the ease of banking.

He informed that house that CD Ratio has been improving, however, all banks must come forward and contribute and further improve the CD Ratio to atleast 45% by the end of March 2022.He appreciated the banks who had CD ratio of more than 40% and expressed his displeasure on the banks who had CD Ratio below 40%

He gave the bankers six months time to improve on thier performance in the Priority Sector and further urged the Finance Department of the State to regularly review the performance of the banks, specially Private Banks in the Priority Sector, like Agriculture and MSME. He also warned the non performing banks that the State Government would not hesitate to transfer its business to those banks who were performing more in the State and contributing to the economic development of the State.

He appreciated the RBI for having conducted the root cause analysis of various problems of Banking Sector in the State and having come up with solution to those problems. He requested the State Government Departments to take note of the suggestions put forward by the GM – cum – OiC, RBI and work together for resolving the issues.

He further informed the house that State MSME Policy has been cleared by the cabinet and shall be notified soon. The MSME Policy will provide a right framework for channelizing investments in areas where there are maximum potential for entrepreneurship and employment generation. He further stated that the policy had the potential to transform the MSME Sector in the State and hoped that the implementation of the policy will also solve the problem of bankers and the level of advances will also rise than the present levels.

Lastly, he appreciated the tremendous work being done by The Hon’ble Minister for Agriculture, Shri L N Sharma for revolutionizing the rural economy in the state especially in the Agriculture and Allied Activities sector. He further informed that Hon’ble Minister has taken a lot of initiatives to ensure that the economy of the rural sector improves to a whole new level. He also urged the banks to focus more on the upliftment of the rural economy of the State and said that the State Government gives utmost priority for the development of rural sector.

**Shri L N Sharma, Hon’ble Minster Agriculture**, Horticulture, AH&VS and Information and Public Relations Department, Government of Sikkim in his address stated the that the involvement of banks in the development of the State has remarkably improved during the past few years.

He appreciated the efforts put by the banks on shouldering the responsibility for the implementation of “Development through Credit” scheme of the State Government. He informed that due to the cooperation of banks, 903 farmers had been benefitted to the tune of Rs 12.80 Crores.

He also said The State Government has extended a Price Support Scheme for various crops, vegetables and fruits in the State. In addition to these, the Government introduced India’s first “Milk Production Incentive Scheme” @ Rs 8 per liter for the Organized Sector which has been highly successful. He further informed that the State Government has also introduced India’s first “Piggery Incentive Scheme” from the current financial year 2021-2022 wherein small and marginal pig farmers will be covered. An incentive of ` 5,000/- (Rupees Five Thousand only) will be given per pig of a maximum three (3) numbers of breeding stock having a minimum weight of 50 kgs preferably with a ratio of 2 females and one (1) male or three (3) females.

He highlighted the problems faced by the farmers in availing loans from the banks in the State and suggested the banks to be more considerate while considering credit proposals especially in the Agriculture & Allied Activities Sector. He particularly urged the private sector banks to improve their lending in the priority sector like Agriculture & MSME.

He also suggested he banks to extend the network of banking outlets in the remotest parts of the State as well. He said that everyone should be covered with alteast one banking facility in the State and awareness about various policies and Social Security Schemes of the Government like Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Jivan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana should be made among the masses.

Lastly, He appreciated the active involvement of State Bank of India in all the State Government Campaigns like “Development through Credit” and Skilled Youth Start – Up Scheme and also sought the same kind of cooperation from the other banks as well.

With the permission of the Chair, Shri S D Lama, AGM, SBI started the discussion of the Agenda items in seriatim as follows:

**Agenda No.1**

**Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 30.09.2021**

The overall CD ratio of the State stood at 42.89%. In this regard, the General Manager-cum-OIC, RBI, Shri Pariyar, urged all the poor performing Banks to expedite their lending in the state for overall growth in the CD ratio to at least 40% in the upcoming quarters and also reminded the Banks that all the banks were equally responsible for the development of the State. All the bank whose C: D Ratio was below 40% have assured to increase their CD Ratio in the next quarter to the minimum benchmark of 40%.

**Agenda No. 2**

**Review of Performance under Annual Credit Plan 2021-2022 including NPS for the quarter ended 30th September, 2021**

During the second quarter of FY 2021-22, the overall achievement of Banks under Annual Credit Plan was 119.13% including Non-priority sector. The house appreciated the overall achievement in the second quarter is sizeable. The house also appreciated the achievement of banks under priority sector for the 2nd quarter as 55.45%.

The performance of Banks, under Agriculture Sector was 30.02% only, however it had shown a marked improvement from the 1st Qtr where it was recorded at 6.87% only. RBI GM cum OiC reviewed individually with all the non performing banks whose achievement is below 10% and advised all controllers to take this note seriously and to improve the lending by next quarter. He further requested the Agriculture Department to provide a list of all the farmers in the State at the GPU level. This would come a long way in increasing the Agriculture portfolio in the State.

He also suggested in increasing the targets for banks which were overachieving their targets already in the second quarter.

The GM, NABARD Dr. Hedge shows his displeasure with the non performing banks and said it was disheartening to see the low achievement in the Agriculture and Allied Sector. He pressed upon all the banks to ponder on the suggestions provided by him earlier in the meeting.

The Convenor, SLBC, Shri A K Mahakul, appreciated the initiatives taken by Agriculture Department for launching of the programme “ Development through Credit” through which the State Government is providing KCC Proposals to the Banks. He also urged the bankers and the line departments to work in close proximity and coordination and resolve all issues at the earliest. All the non performing Banks were advised to increase their priority sector lending in the next Quarter.

Shri H K Sharma, IAS, Secretary, Commerce and Industries Department, appreciated the achievement of the Banks in MSME Sector which stood at 108.17%. He also informed the house of the present status of Skilled Youth Start Up Scheme launched by the State Government. He also gave brief information on the Pradhan Mantri – Formalization of Micro Food Processing Scheme launched by the Central Government. He urged the bankers to process the files relating to both the schemes at the earliest.

The Achievement under Other Priority Sector stood at 25.87% , which had scope for improvements in the coming quarters. The achievement under non – Priority Sector stood at 312.91%

**Agenda No.3**

**Review of Special Programmes as on 30.09.2021**

**3.1. Prime Minister’s Employment Generation Programme (PMEGP)**

It was informed by Shri B N Roy, State Director, KVIC, Gangtok that a total of 16 proposals are pending with bank branches. The House advised the banks to dispose off all 16 Nos of pending applications before 30/11/2021. He also urged the bankers to update on the portal after its disposal. he appreciated the work done by the bankers in bringing down the number of pending proposals under PMEGP.

**3.2**. **Pradhan Mantri Mudra Yojana – PMMY**

The achievement under PMMY was viewed as satisfactory by the house. However, Banks were asked to explore all avenues.

**3.3 Stand – Up India**

The Convenor, SLBC, Shri Lama informed the house that achievement under Stand Up India has been positive among the Public Sector Banks and urged the private banks to take equal part in the economic development of the State.

**3.4 Dairy Entrepreneurship Development Scheme (DEDs)**

It was seen that no proposals under DeD Scheme was forwarded to the Banks by the concerned Department.

**Agenda No.4**

**Promotion of Self Help Groups**

It was seen that out of 2000 SHGs that had been savings linked in the current Fy only 603 had been credit linked so far. Shri Pariyar, lamented on low number of SHG Credit linkages in the current FY and urged all banks to come forward in providing credit to the SHGs. He further suggested the SRLM Department to remap all the SHGs in the state so that it could be distributed equally among all the banks in the State. He appreciated the initiatives taken by SLRM in promoting the SHGs and also mentioned that the recovery was good in the loans given to SHGs.

**Agenda No.5**

**Kisan Credit Card (KCC)**

The GM, NABARD, Dr. Hegde, informed the house that as per circular of Department of Financial Services, KCC saturation has to be achieved, hence during the Financial Literacy Camps more focus should be given on KCC and repayment of the credit by the farmers. He further suggested the banks to provide KCC to all the PM-Kisan beneficiaries in the State. He also informed the house that a a campaign for the issuance of KCC in Animal Husbandry & Allied Activties Sector had been started by the Government of India and requested for participation from all the Banks in the State.

**Agenda No.6**

**Housing Finance**

The achievement of Housing Finance for the 1st quarter stood at 29.25% .

**Agenda No.7**

**Education Loan**

The achievement under the scheme was 24.89 % for the 2nd quarter.

**Agenda No.8**

**Performance under MSME**

The Assistant Director, MSME DI, Shri Sharma informed the house about the low enrollment of Udhyam Aadhar Memorandum in the portal. He advised the bankers and the concerned department to increase the registration of MSMEs. He also informed that a registration camp will be conducted by his department very soon. Meanwhile, banks could send their MSME borrowers to the department for registration.

**Agenda No. 9**

**SBI RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)**

The LDM, Shri Gopal Lama informed the house that RSETI is functioning with a non-commercial and social objective for skill development of the unemployed youth of Sikkim to take up profitable self –employment ventures. Hence trainings, including Hostel facilities to the trainees is being provided free of cost. He also informed the house that the new RSETI building at Ralap, East Sikkim is already completed and the shifting of the premises has also been done.

**Agenda No. 10**

**Miscellaneous**

**1. Revamp of Lead bank Scheme**

Although the Digitization of Land records has already been done by the State Government, but the access to the banks to view the records is not yet provided. Hence, the State Authorities were requested to kindly follow up the matter with the concerned department.

**2. Opening of a new SBI brick and mortar branch at Tashiding, West Sikkim.**

The LDM, Shri Gopal Lama informed the house that the proposal for opening of a new brick and mortar branch of SBI at Tashiding, West Sikkim is under consideration.

**3. Establishment of Centers for Financial Literacy in the State**

The LDM, Shri Gopal lama informed the house that as of now, 5 blocks have been identified in the State for the establishment of Centre of Financial Literacy (CFL) Project in Sikkim. These are Rheenock, Soreng, Yuksom, Chungthang and Jorethang..

The CRISIL Foundation has also been identified as the nodal agency for the establishment of CFL in the State, and the MoU has also been signed on 07/09/2021.The manpower required for running the centres have also been identified and appointed, the centres shall be functional by the end of November 2021.

**4.Skilled Youth Start Up Scheme(SYSS)**

The Secretary, Commerce and Industries Department, Shri H k Sharma, IAS informed the house on the status of SYSS proposals. Further, he informed the house that the subsidy amount for the second lot of proposals had already been approved by the Government. He also requested the banks to immediately send the disbursal confirmation to the department for receiving the subsidy under SYSS.

**5. Status of opening of banking outlets in unbanked villages,**

With a network of 159 Bank Branches,220 ATMs ,108 CSPs and around 90 CBS enabled India Post Payment Bank Branches, the State of Sikkim has achieved considerable amount of coverage in terms of providing banking facilities to the masses. As per the latest data received from Government of India, only one Lingdem Village in North Sikkim remains unbanked in the State of Sikkim. However, Lingdem Village has been covered by a BC appointed by Axis Bank. Since there are no phone networks in the Lingdem Village area, the appointed BC operates from a nearby village Sangkalang, where there is enough network to carry out banking transactions. The house approved for the banked status of Lingdem Village.

**6. Review of operations of BCs**

Shri Pariyar, GM – Cum – OiC, RBI informed the house that as of now there are 108 number of BCs operating in the state of Sikkim. However, due to scattered villages and low emoluments given to them, less number of people are coming forward to enrol themselves as BCs. To overcome this problem the SLBC in is consultations with SRLM to appoint Banks Sakhis as BCs and also suggested the Controllers of banks to re consider the emoluments and commission of BCs fr the state of Sikkim

**7. Progress in increasing digital modes of payments**

It was informed that West Sikkim has been declared as the district for 100% Digitisation of Banking transaction. Till date 89% of it has been covered. Moreover, in the last SLBC , North Sikkim has also been chosen as another district for 100% Digitization.

**9. Review of inclusion of financial education in school curriculum and financial literacy initiatives by banks (particularly digital financial literacy), etc.**

As we all are aware that today’s students are the future of tomorrow. Hence, to make the future Financially Capable and sustainable , we need to educate them about financial literacy from the grass root level. The SLBC with the approval of the house may convey to the Education Department, Government of Sikkim for the inclusion of Financial Education in school curriculum. In addition to conducting FLCs in schools and colleges, inclusion of financial education in school curriculum will come a long way in making the future generations of Sikkim Financially Capable and Sustainable resulting in the overall economic development of the state.

**10. Doubling of farmers Income by 2022**

It was seen that under The guidance of Hon’ble Minister Agriculture, Shri L N Sharma, the Government and the Banks are working tirelessly to provide as much credit to Agriculture Sector. The Department has launched a state wide campaign under the theme “Development Through Credit”, whereby , Agriculture Credit proposals are being sourced and forwarded to the Banks. As of now around 903 proposals have been sanctioned to the tune of Rs 12.80 crores.

Under Skilled Youth Start Up Scheme, there has been an increase in the number of Agriculture related proposals being sanctioned by the Banks.

**11. Opening of new ATM at Kabi and Adampool.**

The SLBC has received applications for opening of new ATM at Kabi and Adampool. Interested banks were asked to inform the LDM.

**ACTION POINTS THAT EMERGED FROM 69th SLBC MEETING HELD ON 16.11.2021**

**Action for banks:**
1.    Joint Liability Group (JLG) concept for disbursement of KCC loans to farmers who do not have any land documents. This will solve the issue relating to requirement of land parcha for sanctioning KCC loan.
2.   All bankers agreed to adopt the registration mortgage in lieu of equitable mortgage as the latter is prone to risk.
3.   All bankers also agreed to follow the checklist of SBI for all Government sponsored programmes.
4.   Filling up sanctioned strength in the Bank Branches.
5.   Regular monitoring of Branch Credit Plan.
6.   Conduct Financial Literacy Programme/ events/ Camp on a regular basis.
7.   Attendance of Zonal/Region/ level in SLBC and regular attendance in DLCC/BLCC

**Action for State Government**
1. Agriculture Department may certify the tenant farmer and his portion of land holding. The list will be shared with SLBC Covenor, which in turn will circulate among banks and monitor on a regular basis.
2. North District of Sikkim  to be identified as Digital district for 100% digitization. State government to address issues relating to the infrastructural impediments.
3. Expeditious completion of MSME Cluster located at Okhrey,  Soreng, Sumbuk, Namthang, and Gyalshing.
4. Launch campaign for UDYAM registration.
5. Open Aadhar updation centres at block level for mobile Aadhaar linkage.
6. We urge State Government to initiate special drive on Udyam registration for creating awareness among MSMEs borrowers.
7. Introduction of Bank Recovery Incentive Scheme (BRISC).
8. Consider implementation of Model Land Leasing Act as been proposed by NITI Aayog.
9. Consider to promote and conduct awareness drives for land  .
10. Consider development of a centralised database capturing details related to crops cultivated, cropping pattern, output, sown/irrigated area, health of soil, natural calamity, farmer-wise details like identity, land records, loan availed, subsidy given, insurance and details of crop cultivated, etc.

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| **LIST OF PARTICIPANTS :: 69th SLBC MEETING :: 16.11.2021:: SIKKIM** |
| **Sl no. NoNoR.** | **NAME OF THE OFFICIAL** | **DESIGNATION / DEPARTMENT** |
|  | Shri L N Sharma | Hon’ble Minister, Agriculture, Horticulture, Fisheries, AH&VS, IPR Department, Govt. of Sikkim |
|  | Shri S C Gupta, IAS | Chief Secretary, Govt. of Sikkim |
|  | Shri S Salee | DMD SBI– AGRI , SME, FI, Mumbai |
|  | Smt Ruma Dey | CGM SBI, Kolkata Circle, LHO, Kolkata |
|  | Shri Kishore Pariyar | GM – cum – OiC, RBI, Gangtok |
|  | Dr. Diwakar Hegde | GM – cum – OiC, NABARD, Gangtok |
|  | Shri A K Mahakul | GM SBI, Network –III , - cum – SLBC Convenor |
|  | Ms Pema Chenzom | MD,SISCO Bank, Gangtok |
|  | Shri P Wangdi Bhutia | MD, State Bank of Sikkim, Gangtok |
|  | Ms Rupali Kalita | MD, NESFB, Guwahati |
|  | Shri M K Sharma | Controller – cum- Secretary, Finance Dept, GoS |
|  | Shri H K Sharma, IAS | Secretary, Commerce & Industries Dept, GoS |
|  | Shri R C Bhutia | Secretary, Agriculture Dept, GoS |
|  | Shr Kalyan Chakravarthy | DGM, RBI, Gangtok |
|  | Shri Manoj Kumar Senapati | GM, IDBI Bank, Guwahati |
|  | Shri Nagaraja Rao B | GM, Karnataka Bank, Mengaluru |
|  | Shri Niraj Prasad | DGM, SBI, ZO Siliguri |
|  | Shri P K Tak | GM, Punjab National Bank |
|  | Shri D N Rajendra Kumar | FGM, Central Bank of India |
|  | Shri D R Thapa | Addl Dir, DESME, GoS |
|  | Dr. B M Chettri | Director, AH&VS Dept, GoS |
|  | Shri Gyurmie Yousal | CEO, SKVIB, GoS |
|  | Shri P Senthil Kumar | Commissioner – cum – CEO, SRLM, RMDD, GoS |
|  | Ms Oshin Gurung | Assistant Town Planner, UD & H Dept, GoS |
|  | Shri Vikas Mathur | Zonal Head, ICICI Bank |
|  | Shri Nilanjan Jhariat | Zonal Head, Bandhan bank |
|  | Shri Lal Singh | Regional Manager, Axis Bank |
|  | Shri Susil Chandra Mahanta | GM, Indian Overseas Bank |
|  | Shri Kamlesh Sethi | GM, Punjab and Sind Bank |
|  | Shri FR Bokhari | Zonal Manager, Indian Bank |
|  | Shri Jiljith J | Regional Head, South Indian Bank |
|  | Shri Vijay Kumar | GM, UCO Bank |
|  | Shri A K Choudhary | DGM, Bank of maharashtra |

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|  | Shri V Nakkal | Manager, India Post Payments Bank |
| **35.** | Shri S K Jha | DGM & Zonal Head, UCO Bank |
| **36.** | Shri K D Bhattacharya | Director, MSME DI, GoS |
| **37.** | Shri S K Mandal | Asst Dir, MSME – DI |
| **38.** | Shri Sinku Kumar Parra | AGM, Lead Bank, LHO, Kolkata |
| **39.** | Shri L N Mukherjee | RM, CBI, Jalpaiguri  |
| **40.** | Shri S T Bhutia | DGM, Bank of India, Guwahati |
| **41.** | Shri Sanjay Kr Singh | DGM, CANARA Bank, Kolkata |
| **42.** | Shri B N Roy | Asst Director, KVIC, GoS |
| **43.** | Shri Suvjit Talpatra | Regional Head, ICICI Bank |
| **44.** | Shri Subhabrata Chakraborthy | Cluster Head, Axis Bank |
| **45.** | Shri Ashwini Vats | Zonal Head, IndusInd bank |
| **46.** | Shri Anirban Mukherjee | BM, Karnataka Bank |
| **47.** | Shri R D Kaloen | Manager, SISCO Bank |
| **48.** | Smt. Hishey C Bhutia | AGM, IDBI Bank, Gangtok |
| **49.** | Shri Vishal Kumar | Regional Head, Kotak Bank |
| **50.** | Shr H S Khanna | Sr VP, Zonal head, Kotak Bank |
| **51.** | Shri Devdutta | AGM, Bank of India |
| **52.** | Shri Valerian Castalino | DGM, Union Bank of India |
| **53.** | Shri Kanshik Sarma | Circle Head, HDFC Bank, Siliguri |
| **54.** | Shri Anjan Jyoti Talukdar | Regional Head, YES Bank, Guwahati |
| **55.** | Shri Prasenjit Pradhan | Cluster Head, HDFC Bank |
| **56.** | Shri D Kumar | Zonal Head, Jana Small Finance Bank |
| **57.** | Shri S K Tamang | Principal Director, Horticulture Dept |
| **58.** | Shri Ritvij Sharma | Branch Incharge, SIDBI, Gangtok |
| **59.** | Shri Sanjoy Nath | AGM, Circle Head, India Post Payments Bank |
| **60.** | Shri IYT Namchu | AGM, RBI |
| **61.** | Shri S A Ahmed | Regional Head, IOB |
| **62.** | Shri Amitava Sen Gupta | Cluster Head, Bandhan Head |
| **63.** | Shri Abhishek Chettri | APM, SRLM, RMDD, GoS |
| **64.** | Shri Nelson | MM, Canara Bank |
| **65.** | Shri Suman Ghosh | Regional Head, Bandhan Bank |
| **66.** | Shri Ayan Das | Assistant, RBI |
| **67.** | Shri Sumit Lama | Assistant Manager, RBI |
| **68.** | Ms Mittu Mukhia | Cluster Business Manager, NESFB |
| **69.** | Shri P Nath | Business head, NESFB |
| **70.** | Shri Dhiraj Gupta | Manager, RBI |
| **71.** | Shri S D Lama | AGM, SBI, Gangtok |
| **72.** | Shri Gopal Lama | LDM, Lead bank, SBI, Gangtok |
| **73.** | Shri Madhav Koirala | AM, Lead Bank, SBI, Gangtok |