GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

No. FIN/GEN/SLBC/12/2012 (PART 2) Dated: 12th October 2021

To,

The AGM & Convener, SLBC,
State Bank of India, Regional Business Office,
Super Market Complex, Dimapur-797112

Sub: **Minutes of the SLBC meeting for the combined quarters March 2021 and June 2021 held on 17.09.2021 at Hotel Vivor, Kohima.**

Sir,

With reference to your letter No. AGM/SLBC/44/112 dated 30.09.2021, the subject minutes approved by the competent authority is enclosed herewith. The minutes may be circulated to all member banks and concerned departments for complying with the decisions of the SLBC.

Yours faithfully,

(Taliremba)
Officer on Special Duty (Finance)

No. FIN/GEN/SLBC/12/2012 (PART 2) Dated: 12th October 2021
Copy to:

The Chief Manager,
State Bank of India,
Lead Bank Office, Kohima - for information and necessary action.

(Taliremba)
Officer on Special Duty (Finance)

MINUTES OF SLBC MEETING FOR THE COMBINED QUARTERS MARCH 2021 & JUNE 2021 FOR THE STATE OF NAGALAND HELD ON 17-09-2021 AT HOTEL VIVOR, KOHIMA.

The meeting of the State Level Bankers' Committee (SLBC) of Nagaland State for the combined quarters ended March 2021 & June 2021 was conducted at Hotel Vivor, Kohima on 17-09-2021. The Chief Secretary could not chair the meeting on account of other emergent official works. The meeting was co-chaired by Shri Taliremba, Officer on Special Duty (Finance), Government of Nagaland and Shri Lunkim Thangboi, General Manager-II, SBI, North East Circle. Senior officials from Government of Nagaland, SBI and other banks operating in Nagaland, RBI, NABARD and BSNL attended the meeting. List of participants is enclosed.

Shri Abinash Hembrom, Regional Manager, SBI, RBO, Dimapur initiated the proceedings of the meeting by welcoming the participants.

Shri. Lunkim Thangboi, General Manager, NW-II, SBI, LHO, Guwahati and SLBC Convener welcomed the participants. He highlighted the performance of banks on various parameters and expressed concern over the low CD Ratio of the State, which was 48.44% at the end of June, 2021. He urged the banks with CD ratio below 20% (PSB, FED, ICICI and YES bank) and all the banks with CD ratio below 40% to initiate actions to improve their advance portfolio to help increase the CD ratio of the State. He expressed concern over Priority Sector lending with 25.31% only and requested the banks to consciously work to reach at least the National benchmark of 40%. He urged all the member banks to focus on finance to Allied activities to improve total Agriculture portfolio which was only 8% of advances at the end 1st quarter June 2021 against the benchmark of 18%.

Shri Thangboi, expressed concern that Banks like AXIS, BANDHAN, YES Banks have not sanctioned a single MUDRA loan till June, 2021. He urged these 3 banks to come forward to extend their credit portfolio under the **Pradhan Mantri Mudra Yojana** scheme. With regard to NPA under PMEGP & other Government sponsored schemes, he urged all the banks to lodge Bakijai cases for recovery and also requested the State government to support the banks in expediting the recovery in this regard.

He also stressed the need for covering the people at the bottom of pyramid through various Social Security Schemes like PMSBY, PMJJBY and APY.

With regard to opening of bank branches in unbanked Blocks, he requested Govt. of Nagaland to address the infrastructural, connectivity and security issues for smooth opening of bank branches by the allottee banks.

In his opening remarks, Shri. Taliremba OSD (Finance), explained that the Chief Secretary could not chair the meeting as he was officially occupied with reception and swearing in of the new Governor of the State. He congratulated Shri Lunkim Thangboi, General Manager on being posted to the office of SBI, NE Circle, Guwahati and requested him for active support towards expansion of banking network in the State. He thank SBI for organizing the physical meeting of the SLBC and stated that progress towards setting up of bank branches in the unbanked Blocks by allottee banks and implementation of the SARFAESI Act, 2002 in Nagaland will be discussed comprehensively in the course of the meeting.

Thereafter, issues were taken up for consideration as below:

1. ADOPTION OF MINUTES: The House adopted the minutes of the last SLBC meeting held on 23.03.2021.

2. ACTION TAKEN REPORTS: Action taken reports with reference to minutes of previous SLBC meeting held on 23.03.2021 on improvement of CD ratio, performance under ACP targets, Priority Sector lending, Government sponsored schemes were reviewed. Banks with less than 20% CD ratio were urged to exhibit substantial improvement in the next quarter meeting. All banks were advised to work towards achieving the ACP targets for 2021-22 in full measure.

(Action Point: All Banks)

3. UNBANKED BLOCKS: The minutes of the SLBC Sub-Committee meeting dated 27-07-2021 was deliberated and adopted. The status report of each of the 27 unbanked Blocks was reviewed as under:

Sl. No.	Unbanked Blocks	Allottee Bank	Present Status	Decision
1	Athibung, Peren District.	BOB	The bank had reported in the SLBC meeting of 26-11-2019 that branch will be opened by March 2020. Bank had reported in the Sub-Committee meeting of SLBC held on 25.02.2021 that suitable building was not available. It was decided that the bank will open the branch at the earliest in co-ordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures for opening the branch expeditiously, as decided earlier.
2	Phomching, Mon District	BOB	In the earlier meetings, the bank was directed to take up the issues of infrastructural requirement with the District Administration and concerned departments and to open the branch expeditiously. No progress has been made.	The bank was directed to carry out comprehensive survey and set up the bank branch expeditiously as decided earlier.
3	Botsa, Kohima District.	BOB	It was decided in the SLBC meeting of 26.11.2019 and SLBC Sub-Committee meetings of 25.02.2021 and 27.07.2021 that the bank will take concrete measures to open the branch expeditiously. No progress has been made.	The bank was directed to take concrete measures for opening the branch expeditiously, as decided earlier.
			The bank had reported in the Sub-Committee meeting of 11.09.2020	Bank was directed to take concrete measures to

4	Longchem, Mokokchung District	BOB	that they were in the process of covering the Block through BC. Bank was directed to position BC at the earliest and take concrete measures to open the branch expeditiously. No progress has been made.	position BCs and set up the bank branch expeditiously as decided earlier.
5	Chukitong, Wokha District.	BOB	The bank had reported in the Sub-Committee meeting of 11.09.2020 that they were in the process of covering the Block through BC. Bank was directed to position BC at the earliest and take concrete measures to open the branch expeditiously. No progress has been made.	Bank was directed to take concrete measures to position BCs and set up the bank branch expeditiously as decided earlier.
6	Thonokyu, Tuensang District	HDFC	The bank was directed in the Sub Committee meetings of 25.02.2021 and 27.07.2021 to open the branch at the earliest in coordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures and open the branch at the earliest as decided earlier.
7	Chessore, Tuensang District.	ICICI	In the Sub-Committee meeting of 27.07.2021, the bank was directed to carry out fresh comprehensive survey along with the LDM and to set up the branch at the earliest in coordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures as decided earlier and open the branch at the earliest.
8	Chunlikha, Kohima District	AXIS	In the Sub-Committee meeting of 25.02.2021 the bank had reported that CSP will be opened by March 2021. Bank was directed to set up the CSP by March 2021 and also to open the branch at the earliest. No progress has been made.	The bank was directed to set up the CSP at the earliest and open the branch expeditiously.
9	West Ralan Wokha District.	AXIS	In the Sub-Committee meeting of 25.02.2021 the bank had reported that CSP will be opened by March 2021. Bank was directed to set up the CSP by March 2021 and also to open the branch at the earliest. No progress has been made.	The bank was directed to set up the CSP at the earliest and open the branch expeditiously.
10	Khonsa, Kiphire District.	Canara	In view of Khonsa having only about 30 household and population of 200, it was decided in the Sub-Committee meeting of 25.02.2021 that the bank will take measures to open the branch in a more viable town/village within the Block in coordination with the District Administration and concerned departments.	The bank was directed to take concrete measures and open the branch at the earliest.

			No progress has been made.	
11	Kuhuboto, Dimapur District	Federal Bank	In the Sub-Committee meetings of 25.02.2021 and 27.07.2021, the bank was directed to open the branch at the earliest in coordination with the District Administration and concerned departments. The bank representative reported that survey has been conducted. However the report has not been submitted.	The bank was directed to pursue the matter actively and open the branch at the earliest.
12	Wakching, Mon District	Punjab & Sind Bank	In the Sub-Committee meetings of 25.02.2021 and 27.07.2021, the bank was directed to open the branch at the earliest in coordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures to open the branch at the earliest.
13	Weziho, Phek District	Bank of Mahara shtra	In the Sub-Committee meetings of 27.07.2021 and 27.07.2021, the bank was directed to conduct comprehensive survey along with the LDM and open the branch at the earliest in coordination with the District Administration. No progress has been made.	The bank was directed to take concrete measures to open the branch at the earliest.
14	Panso, Tuensang District	CBI	In the Sub-Committee meetings of 25.02.2021 and 27.07.2021, the bank was directed to open the branch at the earliest in coordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures to open the branch at the earliest.
15	Suruhoto, Zunheboto District.	PNB	In the Sub-Committee meeting of 25.02.2021, the bank had reported that proposal for opening of the branch has been taken up with their Head Office. No progress has been made.	The bank was directed to pursue the matter actively with their Head Office and open the branch at the earliest.
16	Akuhaito, Zunheboto District.	UCO	The Bank reported that response from their Head Office to the recommendation submitted by the Zonal Office for opening of branch is still awaited.	The bank was directed to actively pursue the matter with their Head Office and open the branch at the earliest.
17	Chen, Mon District.	IDBI Bank	The bank representative reported that survey could not be carried out due to COVID – 19 pandemic.	The bank was directed to expeditiously carry out comprehensive survey by involving LDM and District Administration and open the branch at the earliest.
18			The bank reported that survey could not be carried out due to COVID - 19	The bank was directed to expeditiously carry out comprehensive survey by

	Satoi, Zunheboto District.	Indian Bank	pandemic and assured that survey will be carried out within 2 weeks.	involving LDM and District Administration and open the branch at the earliest.
19	Dhansiripar, Dimapur District.	Indian Bank	In the Sub-Committee meeting of 27.07.2021 the bank was directed to set up CSP expeditiously and also open the branch at the earliest. No progress has been made.	The bank was directed to set up CSP without further delay and to carry out comprehensive survey by involving the LDM and District Administration and open the branch at the earliest.
20	Aqhunaga, Dimapur District.	PNB.	In the Sub-Committee meeting of 25.02.2021 the bank was directed to take concrete measures to open the branch at the earliest. No progress has been made.	The bank was directed to carry out comprehensive survey by involving LDM and District Administration and open the branch at the earliest.
21	Angjangyang Mon District.	Union Bank of India	In the Sub-Committee meetings of 25.02.2021 and 27.07.2021 the bank was directed to take concrete measures to open the branch at the earliest in coordination with the District Administration and concerned departments. No progress has been made.	The bank was directed to take concrete measures and open the branch at the earliest.
22	Longmatra, Kiphire District.	Bank of India	In the Sub-Committee meeting of 27.07.2021 the bank was directed the open the branch at the earliest in coordination with the District Administration. No progress has been made.	The bank was directed to take concrete measure and open the branch expeditiously.
23	Sakshi, Longleng District.	SBI	The bank reported that branch could not be opened due to lack of RCC building, security and network connectivity.SBI is pursuing the matter with concerned departments and District Administration to find solution to the problems and set up the branch at the earliest.	The bank was directed to take concrete measures and open the branch at the earliest.
24	Changpang, Wokha District	SBI	-do-	-do-
25	Sitimi, Kiphire District	SBI	The bank reported that branch could not be opened mainly due to lack of lease line connectivity, RCC building and security.	In view of request from Hon'ble Minister for Soil & Water Conservation, Geology & Mining and ADC Seyochung to open the SBI branch at Seyochung within Sitimi Block which is more centrally located with better facilities, it was decided that SBI will open the branch at

				Seyochung instead of Sitimi. SBI shall take necessary action to open the branch expeditiously.
26	Kikruma, Phek District	SBI	The bank reported that branch could not be opened due to lack of RCC building, security and network connectivity.SBI is pursuing the matter with concerned departments and District Administration to find solution to the problems and set up the branch at the earliest.	The bank was directed to take concrete measures and open the branch at the earliest.
27	Chetheba, Phek District	SBI	-do-	-do-

<u>REQUEST FOR OPENING OF SBI BRANCH:</u> The House reiterated the minutes of the SLBC Sub-Committee meeting on unbanked Block & Technical Issues held on 27-07-2021 and urged State Bank of India to explore feasibility of opening branches at Suruhoto, Pughoboto, Angjangyang, Jakhama & Atoizu as per the minutes of the said sub-committee meeting.

(Action Point: State Bank of India)

PFUTSERO: Canara Bank reported that they are in the process of identifying the branch premises. The progress was noted and Canara Bank was urged to open the branch expeditiously.

(Action Point: Canara Bank)

4. The House approved and adopted the minutes of **SLBC Sub-Committee meeting** on **Government Sponsored Schemes and Priority Sector Lending dated 27-07-2021.**

5. DEPOSITS, ADVANCES, CDR: The performance of banks in deposit, advances and CD ratio was reviewed. All member banks were urged to put in concrete efforts to exhibit substantial progress in the next SLBC meeting.

(Action Point: All Banks)

6. ACP TARGET & PRIORITY SECTOR ADVANCES: The achievement of ACP under priority sector advances was only 20.12% at the end of the 1st quarter June 2021. All member banks shall strive to achieve the ACP Target for FY 2021-22.

(Action Point: All Banks)

7. Government Sponsored Schemes & PMAY Housing Report: The revised Target of NSRLM recommended by SLBC Sub-Committee held on 27-07-2021 was approved by the House. Shri Alok Sharma, AGM, National Housing Bank expressed concern for poor performance under PMAY. Ms. Hokhuli K Chishi, Secretary, Rural Development, Govt. of Nagaland appraised the house that no official or department has been identified as the Mission

Director in this regard. However, since the matter falls under the Rural Development Department of the State Government, it was decided that the National Housing Bank and the Rural

Development Department, Govt. of Nagaland shall coordinate with each other to find ways to improve PMAY Housing portfolio.

(Action Point: NHB & Rural Dev. Dept., GoN)

8. EXPANSION OF BANKING NETWORK: Kidima village under Kohima stands assigned to Bank of Baroda to set up banking outlet in village above 5000 population which still remains uncovered. Bank of Baroda was directed to expedite the process of providing banking coverage to the village.

(Action Point: Bank of Baroda)

9. 100% DIGITIZATION OF ZUNHEBOTO DISTRICT: The house approved the proposal for inclusion of Zunheboto District as the second district identified for 100% digitization under expansion and deepening of digital payment ecosystem in Nagaland.

(Action Point: All Operating Banks in the district)

10. NSRLM & RSETI: Shri. Rajuselie Lhousa, SPM-FI, NSRLM apprised the House about the working of SHGs, insurance linkage and problems faced by SHG members. He also appraised that NSRLM in coordination with SBI and RSETI Peren at Jalukie has successfully trained 92 women SHG members and they are qualified for IIBF Certification for BC under 1GP 1BC programme. With regard to settlement of pending claims of Rs.48.55 lakh pertaining to reimbursement to RSETI for expenses in imparting training, Shri Rajuselie Lhousa informed that the delay was due to change in procedures and assured to sort out the matter early.

(Action Point: NSRLM)

11. REQUEST FOR OPENING OF SBI BRANCH AT SEYOCHUNG: As recorded at para 3 (25) above, it was decided that SBI shall undertake necessary action to set up a branch at Seyochung expeditiously.

(Action Point: State Bank of India)

12. Non-attendance of senior officials of the banks in the SLBC meeting: The chairman and the co-chairman expressed their displeasure over non-attendance of senior officials of many banks in SLBC meetings. In the absence of senior officers, issues relating to those banks could not be meaningfully discussed. It was decided that senior officials of the rank of DGM and above should attend the SLBC meetings in future.

(Action: All banks)

13. I*MPLEMENTATION OF* SARFAESI ACT, 2002 IN NAGALAND: Shri Taliremba, OSD (Finance) apprised the House of the steps taken by the State Government for implementation of the SARFAESI Act, 2002 in Nagaland. He informed that the issue was under active consideration of the Select Committee of the Nagaland Legislative Assembly and a Resolution was likely to be tabled during the next session of the Nagaland Legislative Assembly for implementation of the SARFAESI Act,2002 in the State under which the Banks and Financing Institutions will transfer ownership of Security Interest following the procedure prescribed in the SARFAESI Act, 2002 harmoniously with the Nagaland Land & Revenue Regulations (Amendment) Act, 2002 and other applicable Acts of Nagaland, only in favour of indigenous inhabitants of Nagaland and none else.

He referred to the minutes of the meeting held on 10.12.2020 in the Conference Room of Finance Department which was attended by officials from Finance Department, Justice & Law Department, State Bank of India, Bank of Baroda and Axis bank. The meeting was held to discuss the manner in which the SARFAESI Act, 2002 could be implemented in Nagaland within the existing land laws of the State which prohibits transfer of mortgage land to a person other than the indigenous inhabitant of Nagaland. It was agreed that SARFAESI Act, 2002 could be implemented in the State with the condition that banks will be allowed to take over possession of mortgage property but can sell such property only to indigenous inhabitants of the State of Nagaland.

After deliberations, it was unanimously agreed for implementation of the SARFAESI Act, 2002 in Nagaland in harmony with the existing land laws of the State under which, banks will take custody of secured assets and transfer ownership of such assets following the procedure laid down in the SARFAESI Act, 2002 harmoniously with the Nagaland Land & Revenue Regulations (Amendment) Act, 2002 only in favour of indigenous inhabitants of Nagaland.

The meeting ended with thanks from Shri Susanta Kumar Sahoo, Deputy General Manager, SBI, SLBC, Guwahati.

ATTENDANCE SHEET: SLBC NAGALAND, REVIEW MEETING FOR COMBINED QUARTERS, MAR'21 & JUN'21
VENUE: HOTEL VIVOR, KOHIMA, DATE: 17TH SEPTEMEBR 2021, TIME:11.00AM

SL. NO	NAME	DESIGNATION	BANK/DEPTT	MOBILE	EMAIL ID
1	Sri Talirenba	OSD (finance)	GoN	–	–
2	Sri LunkimThangboi	Gen. Mgr. II	SBI NE Circle	–	–
3	Sri Susanta Kr. Sahoo	Dy. GM.	SBI, SLBC LHO, GUW	–	–
4	Smt. Ajanta Hazarika	Dy. GM B&O	SBI, AO Jorhat	–	–
5	Abinash Hembrom	AGM, SBI & SLBC Convenor.	SBI	94021 73142	agmr1.rodmr@sbi.co.in
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16	KIVISHE SEMA	E.O.	NKVIB		[signature] 17/9/2021
17	Akhaba Sangtam	Addl. CEO	NKVIB	9862283401	[signature]
18	TALI LONGCHAR	Joint DIRECTOR	MSME-DI DIMAPUR GOI	9436274961	[signature] 17/9/21
19	Sachin Jaiswal, IAS	Jt. Secretary	Department of Agriculture	9717824814	[signature] 17/9

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40	NARAYAN SHARMA	Asst. Manager	NABARD	7044305506	narayan.sharma@nabard.org.

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43	T. Tochimong	Branch Head	Bandhan	7085056407	BH.Kohima@Bandhanbank.com
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ATTENDANCE SHEET: SLBC NAGALAND, REVIEW MEETING FOR COMBINED QUARTERS, MAR'21 & JUN'21

VENUE: HOTEL VIVOR, KOHIMA, DATE: 17TH SEPTEMEBR 2021, TIME:11.00AM

SL. NO	NAME	DESIGNATION	BANK/DEPTT	MOBILE	EMAIL ID
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62	SOSANGMEREN.M	Lead District Manager. Kohima.	Lead Bank.	7085052540	
63	Ayushman Baruah	Asstt. Manager	SBI, A.O. Jorhat	9435125505	
64	Horipunei Alpha Pou	Chief Manager & Coordinator	SBI, SLBC Nagaland	8506020555	cmslbc.nagaland@sbi.co.in
65					
66					
67					
68					
69					