

**BACK GROUND PAPER FOR
SLBC MEETING FOR THE QUARTER ENDED MARCH 2014**

AGENDA- 1

Adoption of Minutes:

The minutes of State Level Bankers' Committee meeting held on 25-02-2014 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

AGENDA - 2

RAJIV RINN YOJANA

(Agenda carried forward from the previous SLBC meeting)

Introductions of Rajiv Rinn Yojana Scheme for implementation in the State of Nagaland.

(Detailed Guidelines of Rajiv Rinn Yojana (RRY) appended as Annexure-I)

The deliberation may be piloted by representative from HUDCO, Regional Office, Kohima Nagaland.

AGENDA – 3

Review of Performance under Government Sponsored Scheme and Bank Regular Schemes and Various Credit Card Scheme:

A) Government Sponsored Scheme and

PMEGP scheme:

Bank- wise performance under PMEGP scheme is placed in **Table No. 3(A) & 10(A)**

a) Issue relating to PMEGP loan proposal in Wokha district to be taken up in the discussion as suggested by the Finance Department, GoN.(Vide letter No Fin/Gen/SLBC/12/2012 dated 7th April 2014.

NRLM(SHG) Credit Linkage:

Bank- wise performance under NRLM (SHG) is placed in **Table No 3(B) & 10(B)**

SJSRY scheme:

Bank- wise performance under SJSRY scheme is placed in **Table No. 3(C) & 10(D)**

WCC scheme:

Bank- wise performance under WCC scheme is placed in **Table No. 3(D) & 10(E)**

a) A letter from Chairman, NRB requesting SLBC Convener to exempt from implementation of WCC scheme to be taken up in the discussion of the agenda item

B) BANK REGULAR SCHEMES:

Education Loan scheme:

Bank- wise performance under Education Loan scheme is placed in **Table No.4 (A) & 9(E)**

Housing loan Scheme:

Bank- wise performance under Housing Loan scheme is placed in **Table No.4 (B) & 9(F)**

SRTO(Transport Operator) Scheme:

Bank- wise performance under SRTO Loan scheme is placed in Table **No.4(C) & 9(G)**

DRI Scheme:

Bank- wise performance under DRI scheme is placed in **Table No.4 (D) & 9(H)**

C) OTHERS SCHEMES:

SGSY Scheme

This scheme has been already replaced by NRLM (SHG); however there were hundreds of loans still outstanding in banks book of account. **Refer Table No: 10(C).**

KVIC Scheme

There were few loan accounts under the scheme still outstanding in banks book of account. **Refer Tab No.10 (F)**

CMCF Scheme

GON no longer sponsored the scheme; however there were hundreds of loans still outstanding in banks book of account. **Refer Table No:10(G)**

PMRY Scheme

This scheme has been already replaced by PMEGP; however there were hundreds of loans still outstanding in banks book of account. **Refer Table No: 10(H)**

D) VARIOUS CREDIT CARD SCHEME:

KCC(Kissan Credit Cards Scheme):

Bank- wise performance and recovery positions under the scheme is placed in **Table No.5 (A) & 9(A)**

ACC(Artisan Credit Cards Scheme):

Bank- wise performance and recovery positions under the scheme is placed in **Table No.5 (B) & 9(B)**

GCC(General Purpose Credit Cards Scheme:

Bank- wise performance and recovery positions under the scheme are placed in **Table No 5(C) & 9(C).**

SCC (Swarojgar Credit Cards Scheme:

Bank- wise performance and recovery positions under the scheme are placed in **Table No.5 (d) & 9(d)**

AGENDA- 4

Follow up action on the decisions of the SLBC meeting dated 25-02-2014

ACTION POINTS EMERGED OUT OF DISCUSSION OF AGENDA ITEMS

Sl. No.	ACTION TO BE TAKEN	ACTION TAKEN REPORT
1	All Bank to give report on Financial Literacy Camps conducted by branches to LDM	FLCC conducted in all 11 districts and district wise report is placed in Table No 23
2	To supply list of District Recovery Officer designated by Industries department to all banks	Industries department is yet to furnish required list to the Convener SLBC
3	Special report on performances under KCC to be submitted to the Convener SLBC. Convener Bank to send reminder about the report and also endorse a copy to RBI	The Convener has sent reminder to all the banks viz;. AXIS BOI, HDFC, ICICI, IDBI, IND, PNB,PSB, and SIB immediately after the last SLBC meeting. The Bank(s) may brief the house
4	Banks should be properly represented in the SLBC meeting.	The house may kindly take a note during today's meeting.

AGENDA - 5.**Review of banks performances under Road Map for Financial Inclusion and Opening of bank branches in unbanked blocks****a) One family One account:**

ONE FAMILY ONE BANK ACCOUNT							
AS ON 31ST MARCH 2014							
A	B	C	F	G	H	F- G = I	J
Sl. No	Name of the District	No of Village(s) allotted	Total nos of household in the village as per 2011 Census	No of household account opened	No of Account opened in the village	No of family yet to open an account	Achieved
1	DIMAPUR	198	76732	43123	44255	33609	56.20
2	KIPHIRE	78	16655	2300	2435	14355	13.81
3	KOHIMA	90	52136	31124	32560	21012	59.70
4	LONG	32	11580	2100	2325	9480	18.13
5	MOKOK	78	42344	15213	17515	27131	35.93
6	MON	99	41347	7601	7975	33746	18.38
7	PEREN	82	18691	4512	4620	14179	24.14
8	PHEK	93	37891	12300	13215	25591	32.46
9	TUENSANG	107	38987	7815	8254	31172	20.05
10	WOKHA	127	33269	12312	13100	20957	37.01
11	ZUNHEBOTO	167	30333	9191	9568	21142	30.30
GRAND TOTAL		1151	399965	147591	155822	252374	36.90

b) Report from SLBC Sub Committee on unbanked block: meeting held on 16-05-2014.

AGENDA - 6**REVIEW ON BANKING DEVELOPMENTS IN NAGALAND ON KEY PARAMETERS AND FLOW OF CREDIT TO AGRICULTURE SECTOR AS ON MARCH 2014****(A) BRANCH NETWORK**

As at the end of March 2014, the total number of bank branches in Nagaland increased to 157 from 140 in March 2013.

Banks	March 2013	JUNE 2013	SEPT 2013	DEC 2013	MAR 2014
Commercial Banks	110	117	117	119	127
RRBs	10	10	10	10	10
Co-op Banks	20	20	20	20	20
Total	140	147	147	149	157

Refer Table No 21

(B) DEPOSIT GROWTH

Deposits of the Banks in Nagaland have *increased* from March 2013 level of ` 6870.59 crores to ` 7032.75 crores in March 2014. (Refer Table No 2)

Banks	March2013	JUNE 2013	SEPT 2013	DEC 2013	MAR 2014
Commercial Banks	6406.23	5941.42	5702.72	6080.83	6518.53
RRBs	62.31	63.41	65.85	54.86	72.57
Co-op Banks	402.05	402.05	447.35	426.75	441.65
Total	6870.59	6406.88	6215.92	6562.46	7032.75
<i>Increased</i>					162.16

(C) CREDIT EXPANSION

The total Advances increased from ` 1993.38 crores as on March 2013 to ` 2269.65 crores by March 2014(excluding Nedfi & RIDF)

Banks	March 2013	June 2013	Sept 2013	DEC 2013	MAR 2014
Commercial Banks	1794.50	1774.05	1839.64	1965.29	2031.21
RRBs	18.72	20.38	21.62	19.20	24.37
Co-op Banks	180.16	180.15	199.21	177.14	214.07
TOTAL	1993.38	1974.58	2060.47	2161.65	2269.65
Increased by					276.27

(D) CD RATIO

The credit deposit ratio of Banks in Nagaland increased from 29.01 % as on March 2013 to 36.18 in March 2014.

Banks	March 2013	June 2013	Sept 2013	Dec 2013	MARCH 2014
Commercial Banks	28.01	29.86	32.26	32.32	31.16
RRBs	30.04	32.14	32.83	35	33.58
Co-op Banks	44.81	44.81	44.53	41.51	48.47
STATE CDR	29.01	30.82	33.15	36.63	36.18

Particulars	March 2013	June 2013	Sept 2013	Dec 2013	Mar 2014
Total Nos of banks operating in the State	22	24	24	24	26
Nos of banks with CDR less than 20%	10	11	9	10	13
Nos of banks with CDR between 20% - to- 30%	3	3	2	4	2
Nos of banks with CDR between 30% - to- 40%	5	3	5	2	3
Nos of banks with CDR above 40%	4	7	8	8	8
Banks with less than 20% CDR are as under:					
AXIS, FED, ICICI, IDBI, IND, INDUS, PSB, SIB , UCO AND VJB					
SUMMARY :DISTRICT-WISE					
Nos of District with CDR 60% and above	5	6	6	6	7
Nos of District with CDR between 40% to 60%	3	3	3	3	2
Nos of District with CDR below 40%	3	2	2	2	2
District with less than 40% CDR are as under:	Dimapur Kohima				

Banks with CD Ratio below 40% are required to review their lending performances in the State. Districts with CD Ratio below 40% are required to constitute (if not already constituted) DCC Sub-Committee on CD Ratio to monitor their performances and also to guide branches for improving CD Ratio.

(E) PRIORITY SECTOR ADVANCES:

Out of annual target of ` 55,985 lacs under Priority sectors, Banks could achieved ` 26175.69 lacs by the end of March 2014. This is work out to be 46.75 % of the Annual targets.

Banks	TARGET	ACHIEVED				%			
		JUNE	SEPT	DEC	MAR	JUNE	SEPT	DEC	MAR
Commercial Banks	50774	13344.38	13578.42	16697	22660	26.28	26.74	32.88	44.63
RRBs	1820	189.31	199.00	812	968	10.40	10.93	44.61	53.19
Co-op Banks	3391	218.48	1679.97	2180	2548	6.44	49.54	6429	75.14
Total	55985	13752.17	15457.39	19689	26176	24.56	27.61	35.17	46.75

Refer Statistical Table No 1

(F) Agricultural Advances:

a) Flow of Credit to Agriculture:

Agricultural advances at the end of March 2014 stood at ` 58319.64 (including of investment of RIDF) which is workout to be 22.92 % of total advances as against RBI benchmark of 18%.

b) New Agri. Loans sanctioned during the quarter

(` in lacs)

Particulars	TAR	June 2013	Sept 2013	Dec 2013	Mar 2014
Agriculture Sector	29200	4427.07	4480.73	4480.73	7554.93
Target for KCC during the yr	43400	43400	43400	43400	43400
No. Of new cards issued(KCC)		1283	2677	9192	11306
Cumulative position of KCC		19475	26958	27033	29150
Crop loan Recovery %		28.75	38.65	40.52	39.54
Agri. Loan Recovery%		25.08	49.26	47.33	35.09

c) Report from SLBC Sub Committee on flow of credit to Agriculture sector: meeting held on 16.05.2014

d) Report from SLBC Sub Committee on RSETI: meeting held on 15.05.2014

Agenda - 7

ANY OTHER ISSUES WITH THE PERMISSION OF THE CHAIR