

BACK GROUND PAPER FOR
THE SLBC MEETING FOR THE QUARTER ENDED DECEMBER 2013

AGENDA- 1

Adoption of Minutes:

The minutes of State Level Bankers' Committee meeting held on 24-01-2014 was circulated to all members. Since no request for amendment has been received, the house may adopt the said minutes.

AGENDA- 2

Follow up action on the decisions of the SLBC meeting dated 24-01-2014

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	Reports available at statistical Table No. 23
2	To submit defaulter list to DPDB of the districts and also to the Government.	LDMs to brief the house
3	Reports Educational Loan to be presented in SLBC course wise	Statistical Reports available at Table No 4(A) and 9(E). Course wise list awaited from branches
4	To constitute SLBC Sub-Committee on WCC and take various issues on WCC.	Convener SLBC to brief the house.
5	Special report on performances under KCC to be submitted latest by 5 th Feb, 2014 to the Convener SLBC.(Action point carried forward)	No Banks submit their report.
6	WCC report to be submitted to Chairman SLBC (Action point carried forward)	Industries Deptt. to brief the house
7	To share District hierarchy & contact numbers to Convener for all Banks (Action point carried forward)	BSNL to brief the house

AGENDA - 3.**Review of GoI instructions regarding Financial Inclusion and Opening of bank branches in unbanked blocks****(A) ONE FAMILY ONE ACCOUNT**

STATE: NAGALAND								
ONE FAMILY ONE ACCOUNT AS ON DECEMBER 2013								
SR	Name of the District	NO OF VILLAGES AS PER RD DEPT. NAGALAND	Total no of household in the villages as per Census 2011	No. of families covered by opening at least one bank account	No of accounts opened	No. of families yet to open an account.	ACHIEVED % AND YET TO %	
A	B	C	D	E	F	(D- E) =G	ACHD	DUE
1	DIMAPUR	198	76732	35665	35954	41067	46.48	53.52
2	KIPHIRE	78	16655	7222	7410	9433	43.36	56.64
3	KOHIMA	90	52136	15552	16020	36584	29.83	70.17
4	LONGLENG	32	11580	9520	9994	2060	82.21	17.79
5	MOKOKCHUNG	79	42344	18012	19392	24332	42.54	57.46
6	MON	100	41347	8662	8701	32685	20.95	79.05
7	PEREN	81	18691	10120	10850	8571	54.14	45.86
8	PHEK	93	37891	16421	19425	21470	43.34	56.66
9	TUENSANG	107	38987	14921	15465	24066	38.27	61.73
10	WOKHA	126	33269	10011	10554	23258	30.09	69.91
11	ZUNHEBOTO	167	30333	10217	11385	20116	33.68	66.32
		1151	399965	156323	165150	243642	39.08	60.92

(B) Villages with population above 5000

As per GoI directive, Banks shall within their service area, open brick and mortar branch (USB in those villages where opening of brick and mortar branch is not feasible) in larger habitations with population of 5000 and above by September 2012.

SI.No	Name of Bank	No of villages allotted	Remarks
1	Allahabad Bank	3	Proposed for BC model
2	Bank of Baroda	2	Branch opened at Ungma Village & Kidima Vill for USB
3	SBI	22	Covered with BC/CSP. Now proposal for converting all BC & CSP to Satellite Branch sent to Corporate Centre.
4	Uco Bank	2	Opened branch at Diphupar. CBI opened branch at Tizit in Mon district
5	Vijaya Bank	4	Proposed USB/B&M branch
TOTAL		33	

List of Villages with population above 5000 as details under:

Bank-wise allocation of villages with pop more than 5000				
Sr.	Name of the Bank	District	Name of village	STATUS
1	Allahabad Bank	Dimapur	Nagarjan	
2	Allahabad Bank	Mokokchung	Changki	Branch opened
3	Allahabad Bank	Mokokchung	Chungtia	
4	Bank of Baroda	Kohima	Kedima	
5	Bank of Baroda	Mokokchung	Ungma	Branch opened
6	State Bank Of India	Kohima	Viswema	Covered with BC/CSP
7	State Bank Of India	Longleng	Yachem	Covered with BC/CSP
8	State Bank Of India	Longleng	Bhumnyu (Mongnyu)	Covered with BC/CSP
9	State Bank Of India	Longleng	Pongo	Covered with BC/CSP
10	State Bank Of India	Longleng	Hakpang	Covered with BC/CSP
11	State Bank Of India	Longleng	Sakshi	Covered with BC/CSP
12	State Bank Of India	Mokokchung	Longjang	Covered with BC/CSP
13	State Bank Of India	Mokokchung	Waromong	Covered with BC/CSP
14	State Bank Of India	Mokokchung	Kangtsung	Covered with BC/CSP
15	State Bank Of India	Mon	Wakching	Covered with BC/CSP
16	State Bank Of India	Mon	Chenmoha	Covered with BC/CSP
17	State Bank Of India	Mon	Longchin Village	Covered with BC/CSP
18	State Bank Of India	Mon	Angphang	Covered with BC/CSP
19	State Bank Of India	Mon	Jakphang	Covered with BC/CSP
20	State Bank Of India	Mon	Maekakshu Village	Covered with BC/CSP
21	State Bank Of India	Mon	Pesao	Covered with BC/CSP
22	State Bank Of India	Mon	Tobu Village	Covered with BC/CSP
23	State Bank Of India	Mon	Shenghah Tangten	Covered with BC/CSP
24	State Bank Of India	Phek	Phesachadu	Covered with BC/CSP
25	State Bank Of India	Phek	Kikruma	Covered with BC/CSP
26	State Bank Of India	Tuensang	Chessori Village	Covered with BC/CSP
27	State Bank Of India	Wokha	Yikhum	Covered with BC/CSP
28	UCO Bank	Dimapur	Diphupar B	Branch opened
29	UCO Bank	Mon	Tizit Village	Branch opened (CBI)
30	Vijaya Bank	Mon	Wanching	
31	Vijaya Bank	Mon	Tang	
32	Vijaya Bank	Mon	Sheachah Chingnyu	
33	Vijaya Bank	Mon	Longwa	

a) All the allottee banks are requested to appraise the house for any further development with regard to the above.

(C) UNBANKED BLOCKS:

STATE: NAGALAND					
ALLOCATION OF UNBANKED BLOCKS FOR OPENING BANK BRANCHES					
SR	DISTRICT	NAME OF THE BLOCKS	Population as per 2001	ALLOTTEE BANK	Remarks
1	Dimapur	KUHUBOTO	21535	NSCB	
2	Dimapur	AGHUNAQA	16800		
3	Kiphire	SITIMI	26364	SBI	
4	Kiphire	LONGMATRA	7169		
5	Kiphire	KHONSA	15711		
6	Kohima	BOTSA	6691	VJB	
7	Kohima	CHUNLIKA	28723	AXIS	
8	Longleng	TAMLU	33926	SBI	
9	Longleng	SAKSHI	25678	SBI	
10	Mokokchung	TSURANGKONG	7800		
11	Mokokchung	LONGCHEM	12798	BOB	
12	Mon	PHOMCHING	43809	VJB	
13	Mon	WAKCHING	27932	PSB	
14	Mon	CHEN	24099	IDBI	
15	Mon	TOBU	34470	VJB	
16	Mon	ANGJANGYANG	25634		
17	Peren	ATHIBUNG	13103		
18	Phek	KIKRUMA	13600	SBI	
19	Phek	CHETHEBA	9290		
20	Phek	WEZIHO	6663		
21	Tuensang	CHESSORE	26143	NSCB	
22	Tuensang	THONOKNYU	11992	NSCB	
23	Tuensang	PANSO	5796		
24	Wokha	CHUKITONG	11378	BOB	
25	Wokha	W/RALAN	17560	AXIS	
26	Wokha	RALAN	10538		
27	Zunheboto	SURUHUTO	17363		
28	Zunheboto	AKUHAITO	12889		
29	Zunheboto	SATOI	4761		
				16	

- a) The list has been pasted in the SLBC Website
- b) The allottee banks to brief the house the progress made in their allotted unbanked blocks
- c) Sub Committee may allot the remaining unbanked block at the earliest.

AGENDA -4**REVIEW ON BANKING DEVELOPMENTS IN NAGALAND ON KEY PARAMETERS AND FLOW OF CREDITS TO AGRICULTURE AS ON DECEMBER 2013****(A) BRANCH NETWORK**

As at the end of Dec 2013, the total number of bank branches in Nagaland increased to 150 from 142 in March 2013.

Allahabad Bank & Canara Bank added

Banks	March 2013	JUNE 2013	SEPT 2013	DEC 2013
Commercial Banks	110	117	117	119
RRBs	10	10	10	10
Co-op Banks	21	21	21	21
Total	142	148	148	150

(B) DEPOSIT GROWTH

Deposits of the Banks in Nagaland have decreased from March 2013 level of ` 6870.59 crores to ` 6562.46 crores in December 2013.

Banks	March2013	JUNE 2013	SEPT 2013	DEC 2013
Commercial Banks	6406.23	5941.42	5702.72	6080.83
RRBs	62.31	63.41	65.85	54.86
Co-op Banks	402.05	402.05	447.35	426.75
Total	6870.59	6406.88	6215.92	6562.46
Decreased		463.71	654.67	308.13

(C) CREDIT EXPANSION

The total Advances increased from ` 1993.38 crores as on March 2013 to ` 2060.47 crores by Sept 2013(excluding Nedfi & RIDF)

Banks	March 2013	June 2013	Sept 2013	DEC 2013
Commercial Banks	1794.50	1774.05	1839.64	1965.29
RRBs	18.72	20.38	21.62	19.20
Co-op Banks	180.16	180.15	199.21	177.14
TOTAL	1993.38	1974.58	2060.47	2161.65
Increased by			67.09	

(D) CD RATIO

The credit deposit ratio of Banks in Nagaland increased from 29.01 % as on March 2013 to 30.82%, 33.15% and 36.63% in June , Sept & Dec quarters respectively.

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

The overall increase in CDR (36.63 – 29.01) 7.62%

Particulars	March 2013	June 2013	Sept 2013	Dec 2013
Total Nos of banks operating in the State	22	24	24	24
Nos of banks with CDR less than 20%	10	11	9	10
Nos of banks with CDR between 20% - to- 30%	3	3	2	4
Nos of banks with CDR between 30% - to- 40%	5	3	5	2
Nos of banks with CDR above 40%	4	7	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
Nos of District with CDR between 40% to 60%	3	3	3	3
Nos of District with CDR below 40%	3	2	2	2
District with less than 40% CDR are as under:	Dimapur and Kohima		Dimapur Kohima	

Banks with CD Ratio below 40% are required to review their lending performances in the State, while districts with CD Ratio below 40% also 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 ` 19689 lacs by the end of Dec 2013. This is work out to be 35.17 % of the Annual targets.

Banks	TARGET	ACHIEVED			%		
		JUNE	SEPT	DEC	JUNE	SEPT	DEC
Commercial Banks	50774	13344.38	13578.42	16697	26.28	26.74	32.88
RRBs	1820	189.31	199.00	812	10.40	10.93	44.61
Co-op Banks	3391	218.48	1679.97	2180	6.44	49.54	64.29
Total	55985	13752.17	15457.39	19689	24.56	27.61	35.17

Refer Statistical Table No 1

(F) Agricultural Advances:

a) Flow of Credit to Agriculture:

Agricultural advances at the end of Dec 2013 is Rs 46812.75 lacs (including of investment of RIDF) which is workout to be 19.47 % of total advances as against RBI benchmark of 18%.

b) New Agri. Loans sanctioned during the quarter (` in lacs)

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

c) Performance under KCC:

As per the progress report, during the period from April 2013 to December 2013, Banks have issued 27033 Kissan Credit Cards against the annual target of 43400 nos.

Agenda – 5

Review of Performance under Annual Credit Plan 2013-14

Summary Sector-wise

(` in lacs)

SECTOR	TARGET	ACHIEVEMENT UP TO THE QUARTER ENDED					
		JUNE	%	Sept	%	Dec	%
AGRI & ALLIED	29200	4427	15%	4480.73	15%	6989	24%
Industry	9918	1394.93	14%	1324.00	13%	2172	22%
Service	16867	7930.17	47%	9652.66	57%	11112	66%
PS Total	55985	13752.17	25%	15457.39	28%	19689	35%
Non Priority	32410	14702.15	45%	22466.48	69%	34944	108%
Grand Total	88395	28454.32	32%	37923.87	43%	54632.56	62%

Banks in Nagaland have disbursed total credit of ` 54632.56 lacs up to the quarter ended Dec 2013 as against the annual plan allocation of Rs 88395lacs which works out to be 62%. Detail Bank-wise data presented in Statistical Table No 1.

Agenda – 6

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 Statistical **Table No. 3(A) & 10(A)**

NRLM(SHG) Credit Linkage:

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

SJSRY scheme:

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

WCC scheme:

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

B) BANK REGULAR SCHEMES:

Education Loan scheme:

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

Housing loan Scheme:

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

SRTO(Transport Operator) Scheme:

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

DRI Scheme:

Bank- wise performance under DRI scheme is placed in statistical 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 are placed in **statistical Table No.5 (A) & 9(A)**

ACC(Artisan Credit Cards Scheme):

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

GCC(General Purpose Credit Cards Scheme:

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

SCC (Swarojgar Credit Cards Scheme:

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

Agenda – 7

Review of Recovery Performances :

A)Sector- wise Analysis of Advances

Sector	No of A/cs	OSD	Demand	Recovery	Recovery %
Agri & Allied	41792	24711.28	7839.37	3710.41	47.33
Industry	4625	18553.58	6030.49	1885.15	31.26
Services & OPS	13524	36438.26	5698.22	1947.47	34.18
TOTAL	59941	79703.12	19568.08	7543.03	38.55

For bank wise details refer Table No 12 (A-E)

B) Recovery under Bakijai Cases :

Bank wise recoveries under Bakijai cases are placed in **Statistical Tab No. 11.**

Agenda - 8

RAJIV RINN YOJANA

Introductions of Rajiv Rinn Yojana Scheme for implementation in the State of Nagaland. (Detail Guidelines and State-wise allocation of targets appended as Annexure-I)

The deliberation may be piloted by representative from HUDCO Nagaland.

Agenda - 9

ANY OTHER ISSUES WITH THE PERMISSION OF THE CHAIR

- a) Proper representation of banks in SLBC meeting, various Sub-committees meeting and also in DCC meetings.

b) Adherence to SLBC calendar & time schedule for submission of quarterly data.