

GOVERNMENT OF NAGALAND  
FINANCE DEPARTMENT  
(GENERAL BRANCH)

No. FIN/GEN/SLBC/12/2012 (PART 2)

Dated : 23<sup>rd</sup> March 2022

To,

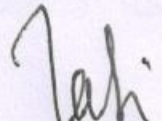
✓ The AGM & Convener, SLBC,  
State Bank of India, Regional Business Office,  
Super Market Complex, Dimapur- 797112.

Sub: Minutes of the SLBC meeting for the combined quarters September 2021 & December 2021 held on 03.03.2022.

Sir,

With reference to your letter No. CM/SLBC/KMA/44/390 dated 09.03.2022, 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)

Commissioner & Secretary  
Dated : 23<sup>rd</sup> March 2022

No. FIN/GEN/SLBC/12/2012 (PART 2)

Copy to:

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

(Taliremba)  
Commissioner & Secretary

**MINUTES OF SLBC MEETING FOR THE COMBINED QUARTERS SEPTEMBER 2021 & DECEMBER 2021 FOR THE STATE OF NAGALAND HELD ON 03-03-2022 THROUGH VIDEO CONFERENCING.**

The meeting of the State Level Bankers' Committee (SLBC) of Nagaland State for the combined quarters ended September 2021 & December 2021 was conducted through video conferencing on 03-03-2022. The meeting was co-chaired by Shri. J Alam, IAS, Chief Secretary, Government of Nagaland and Shri Lunkim Thangboi, General Manager-II, SBI, North East Circle. The meeting was attended by Shri Gurdeep Singh, Dy. Secretary, DFS, Ministry of Finance, GoI, senior officials from Government of Nagaland, SBI and banks operating in Nagaland, RBI, NABARD, BSNL and SIDBI. List of participants from the Conference Hall of Chief Secretary, Government of Nagaland 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 in his opening address highlighted that the banking community has rendered yeoman's service to the nation even in the midst of the pandemic by extending loans to different segments through various schemes and thus contributed greatly in reviving the pandemic-hit economy of the State. He also highlighted the performance of banks in different parameters in the quarter as well as during the financial year 2021-22.

To arrest the growth of NPA and for effective recovery, he suggested the member banks to file Bakijai cases and requested the State Government to support the banks in expediting the recovery process. Shri Thangboi also emphasized on the need for proper coordination between BSNL, DoT, State Government and banks for effective financial inclusion programmes. He concluded by urging all concerned to consciously work for achievement of the ACP target by end of March 2022.

In his opening remarks Shri J Alam, IAS, Chief Secretary appreciated the improvement in CD ratio which has increased from 48.44 percent in quarter ended June 2021 to 51.88 percent in quarter ended December 2021. At the same time he expressed concern over poor performance of banks including Federal Bank, Punjab and Sind Bank, Yes Bank, and IDFC Bank having CD ratio below 10 percent. He urged the banks to collectively keep the CD ratio above the RBI benchmark of 60 percent.

The Chief Secretary urged the allottee banks to open bank branches in the unbanked Blocks without further delay. He expressed dissatisfaction over the quantum of loan given under MUDRA and urged the banks to exhibit better performance under the scheme. The Chief Secretary also informed the house about a proposal for Micro Finance from SBI for rejuvenation of Agriculture & Allied sector in Nagaland. Shri Amardeep S. Bhatia, IAS, Principal Secretary, Planning made a brief presentation on the subject matter.

Thereafter, the agenda items were discussed as below:

**1. ADOPTION OF MINUTES:** The House adopted the minutes of the last SLBC meeting held on 17-09-2021.

**2. ACTION TAKEN REPORTS:** Action taken reports with reference to minutes of previous SLBC meeting held on 17-09-2021 on Credit Deposit ratio, achievements under ACP targets, Priority Sector lending and Government sponsored schemes were reviewed. Banks with less than 20% CD ratio were urged to exhibit substantial improvement by end of March 2022. All banks were advised to achieve the ACP targets for 2021-22 in full measure.

**(Action Point: All Banks)**

**3. UNBANKED BLOCKS:** With regard to 27 unbanked Blocks, banking outlet at Kidima and issues related to opening of branches at different locations, the house resolved that the allottee banks shall set up CSP/BCs in all the unbanked Blocks by 31.03.2022 and carry out the process of opening of branches as per the minutes of the SLBC Sub-Committee meeting dated 09-12-2021.

**(Action Point: Allottee banks)**

**4. DEPOSITS, ADVANCES, CD RATIO:** The performance of banks in deposit, advances and CD ratio was reviewed. Banks with less than 10% CDR viz. Punjab & Sind Bank, IDFC First Bank, Yes Bank & Federal Bank were advised to exhibit improved position by March 2022. All member banks were urged to put in concerted efforts to exhibit substantial progress by end of FY 2021-22.

**(Action Point: All Banks)**

**5. ACP TARGET & PRIORITY SECTOR ADVANCES:** The achievement of ACP under priority sector advances was only 57% at the end of December 2021. All member banks shall strive to achieve the ACP Target for FY 2021-22.

**(Action Point: All Banks)**

**6. Government Sponsored Schemes & PMAY Housing Report:** Banks with NIL outstanding in the Government sponsored schemes (NRLM, NULM, PMEGP, SUI) as on 31.12.2021 were urged to ensure financing under these schemes by end of March 2022.

**(Action Point: HDFC, Band, IDFC, Indus, FED, ICICI, SIB, YES, NRB)**

**7. SETTING UP OF NEW RSETI:** There were proposals for setting up of 2 new RSETI, one each at Phek and Dimapur, recommended by respective DCCs. It was decided that the matter will be taken up at the next sub-committee meeting for comprehensive examination.

**Mission Director, NRLM & Director, RSETI:** Pending claims relating to training expenses was discussed and the Mission Director was advised to coordinate and resolve pending claims of reimbursement of training expenses in respect of RSETI, Peren.

**(Action Point: SLBC, Rural Development, NRLM)**

**8. UNBANKED/UNCOVERED VILLAGES:** SLBC has received communication from Ministry of Rural Development, Govt. of India seeking information on availability of banking service/banking outlets in 27 unbanked Blocks. SLBC was not able to identify the correct longitude and latitude in the case of 84 villages (the detail villages list has been provided to Rural Development Department, GoN). It was decided that RD Department will provide correct longitude & latitude of the 84 villages so that these villages may be mapped with DFS DBT- GIS Portal for allotment to banks for deployment of CSPs.

Shri Neposo Theluo, Secretary, Rural Development Department assured to provide the correct longitude & latitude of the said 84 villages on or before 31<sup>st</sup> March 2022 to enable SLBC, Nagaland to submit the same to DFS, GoI for mapping with DFS DBT- GIS Portal.

**(Action Point: Rural Development Department, SLBC)**

**9. IMPLEMENTATION OF SARFAESI ACT 2002:** The Government of Nagaland has issued notification for implementation of SARFAESI Act, 2002 in the State with effect from 10<sup>th</sup> December 2021. However with the exception of SBI, the member banks could not provide the exact data relating to credit extended against secured assets after the implementation of the SARFAESI Act, 2002 in the State. It was decided that banks operating in the State will make trend analysis, maintain records and present them in the next SLBC meeting.

**(Action Point: All banks)**

**10. PRESENTATIONS OF ACTIVITIES AND PROJECTS:**

Shri P Bulte, DGM, NABARD, Dimapur briefed the house about the launching of Smart Vending E-Cart by the Ministry of Panchayat Raj, GoI in collaboration with the Department of Science and Technology and six IITs, to be used by street vendors in rural areas. He urged the banks to be prepared to finance the street vendors for purchasing of the same when it is introduced in the State.

Shri Nirod Chakravarty, Regional Manager, ASCI, North East made a brief presentation of the training activities of Agriculture Skill Council of India and urged the members to promote their training programmes and encourage the youths to acquire skill development.

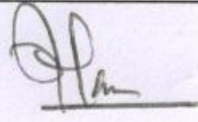
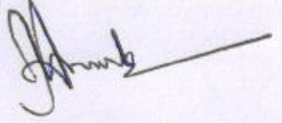
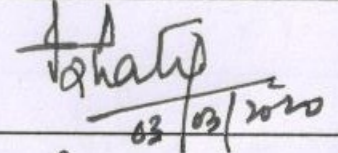
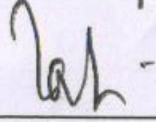
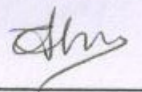
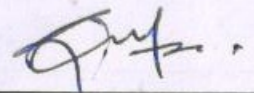
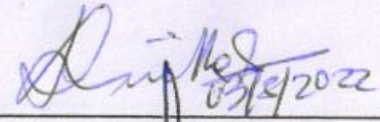
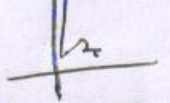
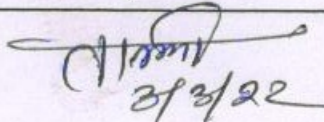
The official representative from Warehousing Development and Regulatory Authority made a brief presentation on the objective of WDRA to implement NWR system which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. He requested the banks to consider extending pledge finance to applicants desiring to pledge e-NWRs and avail loan under the PSL.

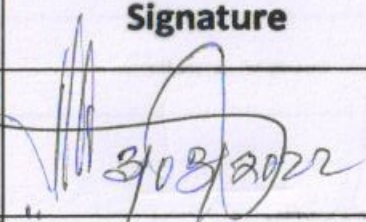

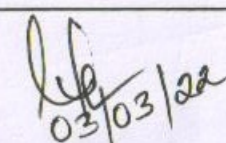


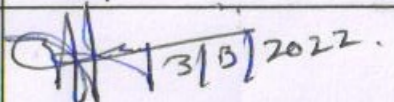
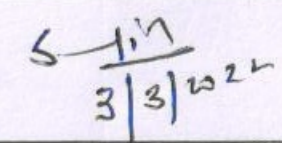
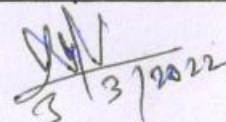
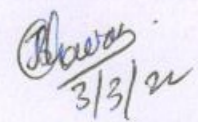
ASCI, North East and WDRA will share the copy of their presentation with SLBC Convener, for circulation to the members for better understanding.

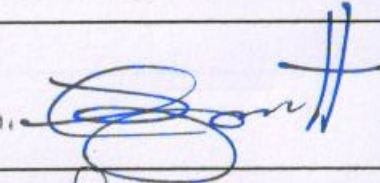
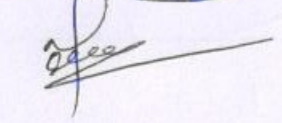
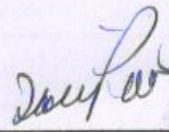

**(Action Point: ASCI, WDRA, SLBC)**

The meeting ended with thanks from Shri Debabrata Das, General Manager, Bank of Baroda, Kolkata Zone.

**NAGALAND: ATTENDANCE SHEET FOR SLBC MEETING FOR COMBINED QUARTERS; SEP'21 & DEC'21: 03-03-2022**

Sl No.	Name	Designation	Bank/Deptt.	Mob. No/Preferably Whatsapp no.	EMAIL ID	Signature
1	J. Alam	CS				
2	Abinash Hembrom	AGM	SBI	9402173142	agmri.rodmr@sbi.co.in.	
3	Amerdeep S Bhatia	Principal Secretary	Planning	9868025702	asbhatia@gov.ni	 03/03/2022
4	Talixembg	CES	Finance	9436332904		
5	Intimela	MD NSRLM	NSRLM	9436008665	mdnsrdm@gmail.com	
6	RAJUSELIE LHOUSA	SPM-FI	NSRLM	7085190790	rajuselielhousa@gmail.com	
7	KIVISHIE SEMA	E.O.	NKVIB	7005655225		 03/03/2022
8	Attabe Sanyal	Addl. CEO	NKVIB	9862283401		
9	TALI LONGBAR	JOINT DIRECTOR HOD, M	MSME-D1 DIMAPUR	9436274761	tali.msme@gov.in	 03/03/22

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10	Meposo Thehuo	Jury. (RD)	RD	7085995053	thehuonepeso@gmail.com	 3/03/2022
11	Dr. Lang	Medical affairs	AH & VS	9426000685	elangzelang69@gmail.com	 2/3/2022
12	SM. Chini Thoin	Addl. Secy	A. H & VS	9436855085	chinithoin@gmail.com	 03/03/22
13	DR. JOSEPH M ANGIAMI	Jt. DOV A.H + Vety	A.H + Vety	9436005780	joiphongami898@gmail.com	 05/03/22
14	Zapove Shuro	Dy. Director (Dairy)	A.H & Vety	8787601710	ZSWURO@gmail.com	 3/3
15	Y. Z. Kikon	AGM (mktg PMSC) BSNL Kohima.	BSNL	9436449999	agmkohima@gmail.com	 3/3/2022
16	Sachin Jaiswal, IAS	Additional Secretary	Agriculture	9717824814	jaiswal.sachin5@gmail.com	 3/3/2022
17	R. Y. Kent	DGM (A/C) NLD BSNL	BSNL	9436260434	ghensintkent@yahoo.com	 3/3/2022
18	J. B. Chavan	GM NLD BSNL	BSNL	9420685776	gmtdnld@gmail.com	 3/3/22

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22	H. ALPHA fou	CM & Coordinator	SBS SLBE	8506020555	anslbc.nagdun@sbic.in	
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