

**GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)**

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

Dated: 14th January 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 ended June 2020 and September 2020 held on 11.12.2020 through Video Conference.

Sir,

With reference to your letter No. AGM/SLBC/37/95 dated 18.12.2020, 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)

Dated: 14th January 2021.

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

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 ENDED
JUNE'20 & SEPT'20 FOR THE STATE OF NAGALAND, HELD ON 11.12.2020
THROUGH VIDEO CONFERENCE**

The State Level Bankers' Committee meeting of Nagaland for the combined quarters ended June 2020 & September 2020 was held on 11.12.2020 through video conference from 11.00 AM onwards, under the Co-chairmanship of Shri J. Alam, IAS, Chief Secretary, Government of Nagaland and Shri. Sanjeev Nautiyal, DMD(FIMM), SBI, Corporate Office. The meeting was attended by Shri Ramesh R S CGM, SBI, NE Circle, Shri Talirembe, Officer on Special Duty (Finance), Govt. of Nagaland, Shri Jayateertha V Jainapur, GM(NW-II) SBI, NE Circle, Ms L Leivang, GM, NABARD, Shri Shiladitya Biswas, DGM(FIDD), RBI, and senior officials from the State Govt. and banks operating in the State. List of participants is enclosed.

Shri. Abinash Hembrom, Regional Manager, SBI, RBO, Dimapur initiated the meeting by welcoming all the members participating in the meeting.

Shri. Ramesh R S, CGM, SBI, North East Circle also welcomed the dignitaries and participants and highlighted the performance of the banks in respect of sectoral growth, CD Ratio, ACP, Govt. sponsored schemes and Social Security Schemes. He exhorted the banks to focus on promoting these schemes so that all round development of the State can take place. He also urged all the banks to put up concerted efforts to achieve the ACP targets, increase the advance portfolio and improve CD Ratio in the State.

Shri. Sanjeev Nautiyal, DMD(FIMM), SBI, Corporate Office, in his opening address touched upon the diverse flora and fauna and natural resources of Nagaland. He also focused on shifting towards the cropping pattern having high commercial value for increasing the income of the people at large. Apart from promoting organic farming and financing cold-storage, he urged the banks to leverage the potential of the State like exotic handloom, bamboo and wood-based handicraft products and eco-tourism for financing. He urged the banks to step up priority sector advances as RBI in its latest Circular has expanded the ambit of priority sector advances to include loans upto Rs.30 Crore for solar based power generators, wind mill, micro-hydel plants, loan to FPO upto Rs.5 Crore, loan to agri infrastructure upto Rs.100 Crore, loan to Start Up upto Rs.50 Crore and loan upto Rs.10 Crore for building health-care facility in Tier-1 to Tier-6 Centres. He also asked the banks to make Kohima a 100% digitally enabled district by March, 2021 as mandated by RBI and Govt. of India.

Shri. J. Alam, Chief Secretary, Government of Nagaland, in his address, explained various initiatives taken by the State Government for reviving agricultural & service sectors and small-scale industries in the State. He sought the active participation of the banks in the effort. While expressing concern over low CD ratio in the State, he urged the banks to utilise the avenues and opportunities available in the State for the expansion of advances in MSME and agriculture sectors for all-round development of the State. He also urged the banks to open branches in the allotted unbanked Blocks without further delay. The Chief Secretary highlighted that GOI has set target of 5000 loan in the State under PM Street Vendors Atma Nirbhar Nidhi and advised all concerned to achieve the target. He also raised the issue of TDS from NREGS funds by banks which should be stopped.

In response to the Chief Secretary's remarks on the deduction made in cash withdrawal, Shri Ramesh RS CGM, SBI clarified that in terms of the Finance Act, all the banks are now required to deduct TDS for all cash withdrawal exceeding Rs. 20 lakhs at the rate of 2% to 20% depending on the availability of PAN and the amount withdrawn etc. Some entities like Govt., Cooperative Society engaged in Banking, BC, ATM operator, RBI, etc. are exempted under the Act. He advised that the concerned Govt. Department may take up with the Central Govt. for exemption.

Thereafter, issues were taken up for consideration as below:

Confirmation of last SLBC meeting minutes:

The minutes of the last SLBC meeting held on 28.05.2020 for the combined quarters ended December 2019 and March 2020 was confirmed and adopted.

Financial Inclusion:

Shri Taliremba, OSD (Finance), Govt. of Nagaland, stated that opening of bank branch in all the unbanked Blocks is indispensable for comprehensive financial inclusion, implementation of DBT and economic development of the State. He asked allottee banks to take concrete action to open the branches at the earliest as decided in the past SLBC meetings and meetings of the SLBC Sub-Committee on Unbanked Blocks.

CGM, SBI, Shri Ramesh R S requested the State Government to provide support in respect of infrastructure, connectivity and security which are necessary for opening of bank branches.

(Action-All Banks, Govt Dept, BSNL)

CD Ratio:

Both Shri Taliremba, OSD (Finance) & Shri Ramesh R S, CGM, SBI, urged all banks to improve their CD ratio. PSB, Federal Bank, ICICI, IDBI and YES Banks whose CD ratio was less than 20 %, were advised to improve their CD ratio expeditiously.

(Action-All Banks, 5 banks)



Review of ACP Performance of the State as on 30.09.2020:

Shri Taliremba, OSD (Finance) noted with concern the under performance in ACP by some banks till the end of 2nd quarter of FY(2020-21). Banks were advised to achieve the ACP for 2020 – 21 in full measure. GM, NABARD informed that a State Credit Seminar was conducted on 08.12.2020 and the target for the next Financial Year (2021-22) under priority sector was set at Rs.863.00 crore.

(Action: All Banks)

Flow of Credit to Priority Sector:

Additional Secretary, Vety & AH Govt. of Nagaland, highlighted that dairy activities are a thrust area of the Govt. and requested the banks for extension of KCC where ever applicable. He also pointed out that performance of some banks is much below the average and urged them to improve their performance. GM, NABARD informed that two rounds of monitoring committee meetings had taken place recently in regard to Agriculture Infrastructure Fund wherein target has been allocated to 17 banks which has to be utilized within the time-bound period of next 4 years.

(Action: All Banks)

Govt. Sponsored schemes:

PMEGP: Total physical target for the State is 1719 for FY(2020-21). Shri K Kevichusa, Commissioner & Secretary, Industries & Commerce, Govt. of Nagaland apprised that 688 applications of PMEGP has been forwarded to Banks in the month of September 2020, out of which 20 numbers were sanctioned and 33 rejected till last week. He informed that nodal officers are notified in every district for co-ordination with banks but the reasons for rejection were not communicated to them. He requested the banks to share the reasons for rejection of the applications at the earliest so that corrective steps can be taken. He also requested the banks to avoid rejection just at the fag-end of Financial Year as any corrective measures would be difficult at the eleventh hour.

NRLM: Mission Director, NRLM highlighted that the target allocation for the current FY(2020-21) is 2271 comprising of 2105 fresh and 166 repeat cases. The official regretted that only 146 numbers have been sanctioned till Nov,2020 as per their record and requested banks to expedite disposing of the pending applications.

PMSVANidhi Scheme: Nodal Officer (PM SVANidhi), Urban Development, Govt. of Nagaland, after briefing PMSVANidhi scheme guidelines and its progress made till 10.12.2020, pointed out some issues like slow progress in disbursement by banks, ignorance of the scheme guidelines and technical issues in the portal. He requested for a concerted effort by all stake-holders for successful implementation and achievement of 5000 target set for the State. He also requested SLBC to direct the LDMs to include the scheme as an agenda item for discussion in DCC/DLRC meeting. DGM, SIDBI assured early resolution of any issue relating to ID and password if brought to their notice.

(Action: Nodal Department, LDMs, All Banks, SIDBI)

100% Digitization by 31st March 2021:

DGM, RBI informed the members that timeline for 100% digitization of select district i.e Kohima has been extended till 31.03.2021. He requested all banks to achieve 100 % digitization of Kohima district by 31st March 2021.

(Action: Convener, SLBC, LDMs-All branch of Kohima District)

Financial inclusion & expansion of banking outlets:

With regard to India Post Payment Bank (IPPB), SLBC had received request from Corporate Office of IPPB to consider 32 villages in Nagaland as covered by IPPB banking touch-points even though their identified Banking touch-points are falling beyond the 5-KMs radius criteria, as the IPPB Banking agents / Postal employees (GDS/ BPM) within these banking touch-points are already providing banking services to these villages. After discussion, IPPB was advised to provide banking outlets to the 32 villages in accordance with GOI guidelines.

Bank of Baroda was also advised to provide banking outlets in the 2 villages allotted to them latest by 30.12.2020.

(Action: IPPB, BOB)

Progress in Social Security Schemes (PMJDY, PMSBY, PMJJBY & APY): The progress made under Social Security Schemes was reviewed and banks were urged to enrol more account holders by making them aware of these schemes. GM, NABARD shared that short jingle on **Social Security Schemes** is being run on local FM radio in Nagamese since last year. She also requested the line departments of Govt. to help the banks in covering the maximum people under the schemes.

(Action: All Banks & Govt. Depts.)

SRLM pending claims: On the matter of pending claims and discrepancy in amount, Director of RSETI was asked to visit NSRLM office to settle the discrepant amount for early settlement of the pending claims.

(Action: Director, RSETI & NSRLM)

The meeting ended with thanks from Shri Jayateertha V Jainapur, GM(NW-II), SBI, LHO, North East Circle.



Attendance Sheet for SLBC Committee Meeting for the combined Qtrs ended June & Sept
2020 on 11.12.2020 through Video Conferencing

Govt Officials

Sl. No.	Name	Bank/Deptt.	Designation
1	J. Alam	GoN	Chief Secretary
2	Taliremba	GoN	OSD (Finance)
4	Imtimenla	NSRLM	MD
5	Choshi Thou	A.H &VS	ADDL. SECY
6	G. Thong	RD	JT. DIR & STATE MIS NODAL OFFICER
7	Plan John	RD	JT. SECY
8	Mhonbeni Kinon	IND & COM	ASST. DIR
9	Kehrievor Kevichusa	IND & COM	COMM & SECY
10	Temsunaro Aier	AGRI	SECRETARY
11	Rajuselie Lhousa	NSRLM	PROJ MANAGER(FI)
12	S Takatuba Aier	NULM	Mission Director
13	I Moala Ao	IPPB	Sr.Manager & State Coordinator
14	Petevilie Khatsu	Urban Development	Dy.Dir & Nodal Officer for PMSVANidhi



**Attendance Sheet for SLBC Commiittee Meeting for the combined Qtrs ended June & Sept
2020 on 11.12.2020 through Video Conferencing**

Bank Officials

Sl. No.	Name	Bank/Deptt.	Designation
1	Sanjeev Nautiyal	SBI	DMD(FIMM), SBI, Corpate Office
2	Ramesh RS	SBI	CGM, SBI, NE Circle
3	Jayateertha V Jainapur	SBI	GM(NW-II), SBI, LHO, GUW
4	Susanta Sahoo	SBI	DGM, SLBC, LHO, GUW
5	Ajanta Hazarika	SBI	DGM, SBI, AO, Jorhat
6	Mihir Das	SBI	AGM, SLBC, LHO, GUW
7	Abinash Hembrom	SBI	Convener, SLBC
8	S R Meena	SIDBI	DGM
9	Shiladitya Biswas	RBI	DGM, FIDD
10	L.Leivang	NABARD	General Manager
11	Sanjay Kumar	SBI	DGM, lbrseti
12	Rajesh Kumar	BOB	BM.Mgr
13	Sunglimoa Zumvu	BOI	BM.Mgr
14	Eugene O Kikon	BOM	BM.Mgr
15	SANI SIMON ASHULI	Canara Bank	Br. Mgr
16	Manish Datta	CBI	Dy. RM
17	Rahul Dey	INDIAN BANK	Regional Manager
18	Subrata Sarkar	IOB	DGM
19	Manjit Singh (AGM)	PNB	AGM
20	Lalringthan	PSB	Br. Mgr
21	A K Sarkar	UCO BANK	DGM/Zonal Manager
22	KREILIE PIENYU	UCO Bank	CM
23	A. Mayongwung	UBI	Br. Mgr
24	Tepukesel Rote	AXIS BANK	Branch Head
25	Rajib Borodoli	BANDHAN BANK	Branch Head
26	Abraham Joseph VJ	FEDERAL BANK	Branch Head
27	Lanu Akum Jamir	HDFC	Branch Head
28	Levis Rangshong	IDBI	AGM
29	Abel Joseph Aloor	SIB	Branch Head
30	Puloto Swu	YES BANK	Branch Head
31	Debabrata Meitei	NRB	Chairman
32	Bendangnungsang	NSCB	General Manager
33	Novind Basumatary	SBI	Director, RSETI, Jalukie
34	K Stepehn Chasie	SBI	LDM, Phek
35	Tiken Singh Rajkumar	SBI	LDM, Wokha & Zunheboto
36	Sarie Muinao	SBI	LDM, kiphere
37	Tholi Paul Mao	SBI	LDM, Peren & Dimapur Districts
38	Hriipunii Alpha Pou	SBI	Coordinator, SLBC Nagaland
##	ABSENTEE BANKS: ICICI BANK & INDUSIND BANK		

