

GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

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

Dated: 31st October 2023

To,

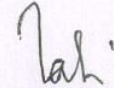
✓ The AGM & Convener, SLBC,
State Bank of India, Regional Business Office,
Super Market Complex, Dimapur- 797112.

Sub: Minutes of the SLBC meeting for quarter ended June 2023 held on 21st September 2023.

Sir,

With reference to your letter No. SLBC/Nagaland/2023-24/61 dated 29.09.2023, 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: 31st October 2023

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 (NAGALAND) FOR QUARTER ENDED JUNE 2023rd HELD ON 21st SEPTEMBER 2023

State Level Bankers' Committee (SLBC) Meeting for the quarter ended June 2023 was held on 21st September 2023 at Hotel Vivor Kohima. The meeting was co-chaired by Shri Sentiyaenger Imchen IAS, ACS & Finance Commissioner, Govt. of Nagaland and Shri Hemant Gadge, Deputy General Manager, SLBC SBI LHO Guwahati. Senior officials from Government of Nagaland, RBI, NABARD and representatives from member Banks operating in the State attended the meeting. List of participants is enclosed.

Shri H.Hangsing, Regional Manager, SBI, Dimapur initiated the proceedings of the meeting by welcoming the participants.

Shri Hemant Gadge Dy General Manager SLBC in his opening remarks highlighted the YOY credit growth of 16.00% and deposit growth of 3.52%. The CD Ratio has increased from 51.64%, as in June 2022 to 57.87 % as in June 2023. However, the CD ratio of Nagaland was below the minimum required benchmark of 60% and CD Ratio of 09 banks less than 40%. He urged these Banks to improve their CD ratio. Priority Sector Lending (PSL) in the State stands at ₹ 2000.02 Crores, which constitutes only 21.88 % of the total advances. This is much below the national minimum benchmark level of 40%. He urged all the banks to focus on financing priority sector credit and achieve the minimum benchmark. Starting from FY 2021-22 onwards, a higher weight (125%) would be assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than Rs 6000), and lower weight (90%) would be assigned to incremental priority sector credit in the identified districts where the credit flow is comparatively higher (per capita PSL greater than Rs 25,000). In Nagaland we have eight districts, namely 1. Kiphire, 2. Longleng, 3. Mon, 4. Peren, 5. Phek, 6. Tuensang, 7. Wokha and 8. Zunheboto, which have lower per capita PSL. Banks were advised to lend in these districts and increase State CD ratio and decrease their Banks capital burden. In ACP performance for the year 2023-24, the Banks as a whole have achieved 30.09 % target as in June 2023 and urged all Banks to step up credit delivery in these sectors to have better credit portfolio for the State. Govt. sponsored schemes like PMEGP has always been a challenge for Banks as far as recovery is concerned. The Gross NPA of PMEGP in Nagaland is now 18.62% which is an improvement from 26.18 % as in March 2023. Going forward, more focus and effort must be put in by all stakeholders at the district level to improve credit culture and arrest the growth of NPAs and urged all the Banks to lodge certificate cases for recovery. At the same time, he requested the State government to support the Banks in expediting the recovery. In Social Security Scheme, namely, Atal Pension Yojana, we have a target of 15500 APYs for the current year. However as on 31.08.2023 we have achieved 3063, which is only 20% of the annual target and urged all Banks to participate in APY sourcing to the citizens. He also informed about Financial Inclusion Scheme named "PM Vishwakarma" which the Prime Minister has launched on 17.09.2023 and urged all Banks to participate in the implementation of the scheme.

Shri Sentiyaenger Imchen, IAS, ACS & Finance Commissioner, Govt of Nagaland briefly touched upon credit sector in the State and urged the Banks to play important role in economic growth of the State. He informed about the slow progress in implementation of CMMFI scheme which the State Govt had launched last year. Nagaland being an agriculture economy, migration of rural youth to urban centres and unemployment are some of the problems the State is facing. He also stated that more financial literacy camps need to be conducted to create awareness on loan repayment culture. He urged Banks to exercise due diligence, ensure viability of the project while lending. He exhorted all stakeholders to contribute to economic development of the state.

Thereafter the level of participation from the banks in the SLBC Meeting was reviewed and it was decided that henceforth all Controlling Head/Regional Heads of Banks competent enough to take decision and respond on behalf of the banks on SLBC matters should attend the SLBC Meeting invariably.

Issues taken up for consideration as below:

1. ADOPTION OF MINUTES: The House adopted the minutes of the last SLBC meeting held on 26.05.2023.

2. CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%:

The overall CD ratio of the State improved from 52.26% in March 2023 to 57.87% in June 2023. However, Banks with less than 40% namely IND, PSB, UCO, AXIS, BANDHAN, FED, IDFC, SIB and YES were urged to improve in the coming quarters so as to reach the RBI benchmark of 60%. Representative of Axis bank assured to achieve 55% by Dec 2023.

(Action: All concerned Banks)

3. REVIEW OF CREDIT DISBURSEMENT:

a. Achievement under ACP (Priority Sector Lending) FY 2022-23:

The Priority Sector Advance has increased from Rs.1788.16 Cr as on June 2022 to Rs.2000.02 Cr at the end of June 2023 i.e. a YOY growth of Rs. 211.86 Cr. However, YTD decreased by Rs. 93.14 Cr. Total priority sector advances for the State of Nagaland stands at 21.63 % of the total advances of Rs. 9244.92 Cr at the end of June 2023.

Performance under ACP (PS) FY 2023-24 upto 1st Qtr was 30.09%. BOI, CAN, PNB, SBI, UCO, AXIS, IDBI, IDFC, INDUS, YES, NESFB, NRB and NSCB have achieved the lowest ACP (PS) performance during 1st Qtr FY 2022-23 and were advised to improve ACP performance.

(Action: All Banks)

b. Govt. Sponsored Scheme (NRLM, NULM, PMMY, Stand-Up India, PMEGP, PMFME, CMMFI etc

Shri Rajusalie Lhousa SPM FI NSRLM informed about the target distribution of NSRLM SHGs to Banks and that few Banks are yet to sanction SHG loan. Target distribution to private Banks was also discussed and it was suggested that awareness be created to SHGs to open their account in private banks so as to enable them to participate in SHG financing.

Smt Kinisholi Kinimi, DMD DAY-NULM highlighted that Bandhan Bank has returned loan applications. Bandhan Bank representative informed that due to their internal technical issues, applications could not be processed. However, he assured once technical issue is resolved, application will be processed before November 2023. Similarly, HDFC also assured to sanction pending applications. ICICI Bank informed that out of 3 pending applications, one has been disbursed and remaining two will be sanctioned before the qtr end.

Shri. Y.K Shohe, Asstt Director KVIC informed that Yes Bank had sanctioned 6 PMEGP proposals and a review was done for Banks which are yet to sanction PMEGP loan. As for NRB, he informed that target will be given from FY 2024-25. Indian Bank assured to sanction PMEGP loan in the next few months. Shri Taliremba, Commissioner and Secretary Finance urged all Banks to achieve target allotted for FY 2023-24. Shri Hemant Gadge informed that target for Nagaland was very high in comparison with other NE States and requested KVIC to take up with appropriate authority so that target is more realistic and genuine proposals are forwarded to Banks without compromising the quality.

Issues relating to insistence of collateral security, trade license, IT Return, slow process of sanctioning, non-acceptance of proposals by some banks were discussed. In this regard, Shri Taliremba cautioned that banks should follow the guidelines of the scheme and not insist for documents not prescribed by the guidelines.

Smt Kinisholi Kinimi, State Nodal Officer PMSVANidhi highlighted about the scheme in brief and informed the house about the Zonal Conference held at Guwahati where Union Minister of State expressed his desire to visit the State and expectation of achieving the target during the visit. She informed that out of 4580 target, about 50% has been achieved and appealed to all stakeholders to sincerely work for achieving the target. Shri Hemant Gadge, DGM SLBC requested her to source more proposals to banks so that targets can be achieved and also to ensure digitization of SVs who were already on boarded for the scheme. *Shri Taliremba, Comm & Secy urged all banks to achieve 100% target allotment in all Govt Sponsored Schemes.*

Shri Taliremba, Commissioner & Secretary Finance highlighted the importance of CMMFI scheme launched by the State Govt. He reminded that banks should process CMMFI cases expeditiously and sanction/take final decision on CMMFI loan cases within 15 days as decided in the SLBC meeting held on 26.05.2023. Review was done for NSCB and CBI where both the banks assured to sanction proposals in the next one month. Smt Surabhi Bhattacharya, DGM SBI suggested for providing login credential for all Banks to the CMMFI portal. It was decided to take up the issue in the next SLIMC meeting.

(Action: All Banks)

4. ANNUAL CREDIT PLAN (PS) 2023-24:

As discussed in the last SLBC Meeting held on 26.05.2023 and informed by Ms Tiakala, General Manager NABARD, Dimapur that ACP PS Agri needs to be revised in accordance with the ground level credit target given by the Department of Financial Services, Ministry of Finance, Govt. ACP Agri target has been revised accordingly.

The necessity for upward revision of MSME target was raised by Shri Reny Wilfred, Jt Secy, Finance as prescribed by RBI. The process of preparation of Potential Linked Credit Plan for all districts by NABARD as reference document for arriving at the District Credit Plan which consolidates for the State's ACP was discussed threadbare.

After thorough discussion, Shri Reny Wilfred, Jt Secy Finance assured to carry out detail study in a month's time, in all districts with the involvement of the DCs, Statistics Department, LDMS and all Branch Managers and submit the actual MSME credit potential of the Districts to SLBC for revision of the ACP MSME for current year. In the event of inability to revise the target for this FY, the report so submitted will serve as a reference document for preparation of ACP MSME for the next FY 2024-25. The house decided that ACP MSME FY 2024-25 must be set at a higher side invariably.

(Action: Finance Deptt, Dist Adm, Statistic Deptt, concerned LDMs and BMs)

5. REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

a. Status of Unbanked Blocks in the State:

SLBC Sub Committee meeting on Unbanked Blocks and Technical Issues was held on 15.09.2023 under the chairmanship of Shri Taliremba, Commissioner & Secretary (Finance), Govt. of Nagaland which reviewed the status and progress of coverage of unbanked Blocks in the State and locations where request for opening of SBI branches were made. Status was reviewed and details are given in Annexure for follow up action.

(Action: All allottee Banks and other stakeholders)

b. Financial Inclusion and Financial Literacy –

Shri Hemant Gadge DGM SLBC shared about the MOU signed by the Govt of Orissa for helping BC/CSP in certain locations by providing capital expenditure. In this context, NSRLM informed that there are around 120 SHG members who were trained for BC / CSP which may be utilized by the banks as BC/CSP in the unbanked areas.

(Action : All Banks)

6. Any Other Issues:

- i. It was decided to form a SLBC Sub Committee to monitor the progress of action taken on decisions taken at SLBC meeting with the following members namely Convenor SLBC /Co Ordinator SLBC, Finance Department, NABARD and RBI. The committee shall meet monthly.
- ii. RBI proposed for forming a SLBC Sub Committee on Expansion and Deepening Digital Payment ecosystem. It was decided that the matter will be discussed between SLBC Convener, SBI and RBI and a proposal will be placed for consideration in the next SLBC meeting.

The meeting ended with thanks from Shri Matheba Besii, Senior Manager, UCO Bank,

DESCISION TAKEN ON UNBANKED BLOCKS DURING THE SLBC MEETING:

Sl no	Unbanked Blocks	Allottee Bank	Decision at the Last SLBC Meeting	Action taken	Decision taken
1	Phomching, Mon, Nagaland	Bank of Baroda	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Branch Head from Naginimora, Mr Chaulin Shyam had conducted a survey on 21.07.2023 and has stated that due to non availability of connectivity, it will not be feasible to open a Branch at Phomching.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
2	Longchem, Mokokchung, Nagaland	Bank of Baroda	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Senior Manager Sri Raktim Khaklary conducted the survey on 11.08.2023.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
3	Chukitong, Wokha, Nagaland	Bank of Baroda	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take	Mr W Nahpoa, Branch Head Wokha branch alongwith LDM, Wokha conducted a survey on 25.08.2023.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating

			concrete action to open the branch expeditiously.		agency and to take concrete action to open the branch expeditiously.
4	Thonokyu, Tuensang, Nagaland	HDFC Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Survey was initiated on 23-25th May 2023 with Bank Infra Team but was unable to reach the location because of landslide.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
5	Chunlikha, Kohima, Nagaland	Axis Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
6	West Ralan, Wokha, Nagaland	Axis Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.

7	Khonsa, Kiphire, Nagaland	Canara Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
8	Khuboto, Dimapur, Nagaland	Federal Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
9	Wakching, Mon, Nagaland	Punjab and Sind Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
10	Waziho, Phek, Nagaland	Bank of Maharashtra	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead	Comprehensive survey has been conducted on 02-08-2023 and positive/ favourable report was furnished on 23-08-2023 to Zonal	To pursue actively with their higher authority for approval and to ensure that branch is established at the earliest.

			District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Office Guwahati.	
11	Panso, Tuensang, Nagaland	Central Bank of India	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously	Due to poor road conditions during monsoon, fresh survey could not be carried out.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
12	Suruhoto, Zunheboto, Nagaland	Punjab National Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
13	Chen, Mon, Nagaland	IDBI Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the	The Branch official Shri. R Ping Levis (AGM) and Shri. Zubenthung K Jami (Manager) along with the LDM Mon Shri Bendang visited Chen & Tang Village on 12.06.2023 to survey for setting up of brick and mortar Branch. However, there was no RCC	IDBI will open the branch at Mon expeditiously. Thereafter concrete action will be taken to open the branch at Chen.

			branch expeditiously.	building available where a Branch can be set up. IDBI Bank is in process of opening a Branch at Mon District Headquarter. Banking facility will be extended to Chen and Tang Village from Mon till a proper building for opening the branch is identified at Chen.	
14	Satoi, Zunheboto, Nagaland	Indian Bank (e- Allahabad Bank)	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
15	Dhansiripar, Dimapur, Nagaland	Indian Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Comprehensive survey conducted on 23/08/2023 along with the Lead Bank Manager, Staff from District Administration office (SDO Civil) and Head GB's and survey report submitted to higher authority.	To pursue actively with their higher authority for approval and to ensure that branch is established at the earliest.
16	Aghunaqa, Dimapur, Nagaland	Punjab National Bank	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating

			concrete action to open the branch expeditiously.		agency and to take concrete action to open the branch expeditiously.
17	Angjyangyang, Mon, Nagaland	Union Bank of India	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
18	Longmatra, Kiphire, Nagaland	Bank of India	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Has not carried out the comprehensive survey.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
19	Sakshi, Longleng, Nagaland	State Bank of India	Nagaland Rural Bank is in the process of opening a brick and mortar branch at Sakshi by 31.05.2023.	<i>NRB has opened a branch at Sakshi on 01.07.2023.</i>	<i>No further action required.</i>
20	Changpang, Wokha, Nagaland	State Bank of India	SBI to actively pursue for approval from the higher authority for opening the branch.		Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating

					agency and to take concrete action to open the branch expeditiously.
21	Seyochung, Kiphire, Nagaland	State Bank of India	The allottee Bank was advised for taking up the matter with BSNL for air fibre connectivity.	For connectivity issues, SBI RBO Dimapur is in touch with BSNL for finding a solution.	SBI to actively pursue the matter with BSNL.
22	Kikruma, Phek, Nagaland	State Bank of India	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to take concrete action to open the branch expeditiously.	Process for opening of a branch at Chetheba has started. Once this materialises, Kikruma will be taken up.	SBI was advised to take expeditious necessary action.
23	Chetheba, Phek, Nagaland	State Bank of India	The allottee Bank was advised to pursue the matter actively and open the branch at the earliest.	Construction of building underway and the branch will be opened soon.	SBI was advised to open the branch expeditiously.

REQUEST FOR OPENING OF SBI BRANCHES :

Sl no	Location	Decision at the Last SLBC Meeting	Action Points	Decision taken
1	Suruhoto, Zunheboto District	Under allocation of unbanked blocks, the Block was allotted to PNB. However, there was a request for SBI Branch thereat. Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to explore feasibility of opening a branch thereat.	Due to monsoon, fresh survey could not be conducted.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.
2	Pughoboto, Zunheboto District	SBI RBO Mokokchung Region to conduct fresh comprehensive survey within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to explore feasibility of opening a branch thereat.	Positive report has been submitted for approval of the higher authority.	SBI was advised to pursue actively with their higher authority and open the branch at the earliest.
3	Atoizu, Zunheboto District	SBI to find ways and means to overcome the issues/problems confronting opening of a Branch and work towards opening of a branch there.	Due to monsoon, fresh survey could not be conducted.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.

4	Jakhama, Kohima District	SBI is working towards opening of a Branch during the FY 2023-24.	Building identified for opening the branch is undergoing construction. On completion, other necessary actions for branch set up will follow.	SBI was advised to open the branch once construction of the building is completed.
5	Yachem, Longleng	Comprehensive survey to be conducted within 30.06.2023 with the involvement of the District Administration and Lead District Manager with utmost seriousness and to explore feasibility of opening a branch thereat.	Due to monsoon, fresh survey could not be conducted.	Comprehensive survey to be conducted within 30.11.2023 with the involvement of the District Administration, Lead District Manager, Police Dept with IDAN as coordinating agency and to take concrete action to open the branch expeditiously.