



राज्य स्तरीय बैंकर्स सतिति नागालैण्ड
STATE LEVEL BANKERS' COMMITTEE NAGALAND

Ref No. : SLBC/NAGALAND/2022-23/127

Dated : 28.07.2022

To

All Member Banks
SLBC Nagaland

Madam / Dear Sirs,

MINUTES OF THE SLBC MEETING FOR THE QUARTER ENDED MARCH 2022 HELD ON 26.05.2022

With reference to Finance Department , Govt of Nagaland letter No. FIN/GEN/SLBC/12/2012 (PART 2) dated 27.07.2022, we forward herewith approved minutes of the SLBC meeting for Quarter ended March 2022 for necessary action by all stakeholders.

All stakeholders are requested to submit the action taken report wherever application on before 10th August 2022 to the undersigned by email to : cmslbc.nagaland@sbi.co.in

Please acknowledge receipt of the same.

Yours faithfully,

Coordinator SLBC

Encl : as stated

GOVERNMENT OF NAGALAND
FINANCE DEPARTMENT
(GENERAL BRANCH)

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

Dated : 27th July 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 quarter ended March 2022 held on
26.05.2022.

Sir,

With reference to your letter No. CM/SLBC/KMA/45/03 dated
02.06.2022, 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 : 27th July 2022

NO.FIN/GEN/SLBC/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 QUARTER ENDED MARCH 2022
FOR THE STATE OF NAGALAND HELD ON 26-05-2022 AT HOTEL
VIVOR, KOHIMA.

The meeting of the State Level Bankers' Committee (SLBC) of Nagaland State for the quarter ended March 2022 was conducted at Hotel Vivor, Kohima on 26-05-2022. The meeting was co-chaired by Shri Taliremba, Commissioner & Secretary, Department of Finance, Government of Nagaland and Shri Susanta Kumar Sahoo, Deputy General Manager, SLBC, SBI LHO, North East Circle, Guwahati. Senior officials from Government of Nagaland, RBI, NABARD, BSNL, SBI and other banks operating in Nagaland attended the meeting. List of participants is enclosed.

Shri Abinash Hembrom, Regional Manager, SBI, RBO, Dimapur initiated the proceedings of the meeting by welcoming the participants.

Shri. Susanta Kumar Sahoo, Deputy General Manager, SLBC, SBI, LHO, Guwahati, in his address highlighted the yeoman services banks have contributed to the society in the midst of global pandemic. He presented that there was substantial year on year growth both in total deposits and total advances for the fiscal year 2021-22 though CDR has declined over the previous quarter. He attributed the decline in CD ratio to 12 banks which continued to show CDR less than 40% and urged these 12 banks to come forward so that by end of the current financial year, the State can record 55-60% CD ratio. He also highlighted the 81% achievement of ACP target for FY 2021-22 and expressed hope that there will be 100% ACP target achievement in the current Fiscal year 2022-23. He urged those banks with NIL performances under various govt. sponsored schemes to start contributing for overall growth of credit portfolio.

Shri Y Kikheto Sema, Agri. Production Commissioner, Department of Agriculture, Government of Nagaland, addressed the house and highlighted that the main focus of the gathering should be to find common ways to help the needy people. He urged the banks to come forward and encourage genuine entrepreneurs to avail Agriculture Infrastructure Funds. He said that there are many young entrepreneurs who are genuine and capable of doing good business. He advised the banks to extend credit assistance to the young entrepreneurs.

Shri. Thotngam Jamang, General Manager, RBI, Guwahati in his address announced the plan of RBI to open a sub-office at Kohima. He expressed concern over the vast area of the State still unbanked. He also urged the State

Government to facilitate infrastructure development which will enable opening of bank branches in the unbanked areas. He lauded the State Govt. for introduction of SARFAESI Act in the State. He concluded by urging member banks to push digital banking on large scale and reminded the member banks to sensitize the customers in this direction. He also expressed concern over excess dependency on cash and urged banks to help reduce excessive dependency on cash transactions.

Shri. Taliremba, Commissioner & Secretary, Finance, GoN, appraised the house how the non establishment of bank branches in the unbanked blocks by the allottee banks hampers implementation of DBT in the State and provision of essential banking services in the remote areas. He also announced that very soon the State Government will be launching a scheme called "Chief Minister's Micro Finance Initiative". He gave a brief presentation on the modalities of the scheme and urged all banks operating in the State to participate in the implementation of the scheme.

Thereafter, issues were taken up for consideration as below:

1. ADOPTION OF MINUTES: The House adopted the minutes of the last SLBC meeting held on 03.03.2022.

2. ACTION TAKEN REPORTS: Action taken reports with reference to minutes of previous SLBC meeting held on 03.03.2022 on improvement of CD ratio, performance under ACP targets, Priority Sector lending and Government sponsored schemes were reviewed. The decline of CD ratio in March 2022 over previous quarter was noted with concern. Banks with less than 20% CD ratio viz; IDFC First Bank, Yes Bank, Punjab & Sind Bank, Federal Bank and Axis Bank were particularly urged to exhibit substantial improvement in the ensuing quarters. All banks were advised to work towards achieving the ACP targets for 2022-23 in full measure.

(Action Point: All Banks)

3. UNBANKED BLOCKS: The minutes of the SLBC Sub-Committee meeting dated 09/12/2021 and the action taken report in respect of each allottee banks were deliberated and reviewed. The status of the unbanked Blocks are given below:

Sl. No.	Unbanked Blocks	Allottee Bank	Present Status	Decision
1	Athibung, Peren District.	BOB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
2	Phomching Mon District	BOB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
3	Botsa, Kohima District.	BOB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
4	Longchem, Mokokchung District	BOB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
5	Chukitong, Wokha District.	BOB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at</p>

				the earliest. The bank was also directed to set up BC immediately.
6	Thonokyu, Tuensang District	HDFC	The bank assured that a comprehensive survey will be carried out before end of June 2022. The bank also informed that a BC has already been shortlisted for setting up a BC point in the block.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.
7	Chessore, Tuensang District.	ICICI	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	Nagaland Rural bank is in the process of opening a branch under the block. Hence ICICI bank shall be allotted an alternate location in the next sub-committee meeting.
8	Chunlikha, Kohima District	AXIS	CSP has been set up. However, no concrete action has been taken to open the bank branch.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.
9	West Ralan Wokha District.	AXIS	CSP has been set up. However, no concrete action has been taken to open the bank branch.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.
10	Khonsa, Kiphire District.	Canara	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.

11	Kuhuboto, Dimapur District	Federal Bank	The bank representative assured that a comprehensive survey will be carried out within a couple of days. He also informed that they are in the process of deploying BC point and interview is being carried shortly	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.
12	Wakching, Mon District	Punjab & Sind Bank	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.
13	Weziho, Phek District	Bank of Maharashtra	The bank representative informed that survey has been carried out and the report submitted to ZO. The bank reported that deploying a BC point is not feasible for them at this point of time.	The bank was directed to pursue the matter actively with their ZO and open the branch at the earliest.
14	Panso, Tuensang District	CBI	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.
15	Suruhoto, Zunheboto District.	PNB	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at

				<p>the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
16	Akuhaito, Zunheboto District.	UCO	<p>The representative of the bank reported that the bank is in the process of opening of a bricks & mortar branch. The bank committed to open the branch before 15th August 2022.</p>	<p>The house noted the commitment of the bank and advised the bank to open the branch as per assurance.</p>
17	Chen, Mon District.	IDBI Bank	<p>The allottee bank has not taken any concrete action till date. BC has also not been appointed.</p>	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
18	Satoi, Zunheboto District.	Indian Bank	<p>The allottee bank has not taken any concrete action till date. BC has also not been appointed.</p>	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p> <p>The bank was also directed to set up BC immediately.</p>
19	Dhansiripar, Dimapur District.	Indian Bank	<p>The representative of the bank confirmed having set up a BC point on 21.03.2022.</p> <p>However, the bank has not taken concrete action to set up the branch.</p>	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p>
20	Aqhunaga, Niuland District.	PNB.	<p>The allottee bank has not taken any concrete action till date. BC has also not been appointed.</p>	<p>The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.</p>

				The bank was also directed to set up BC immediately.
21	Angiangyang, Mon District.	Union Bank of India	The allottee bank has not taken any concrete action till date. BC has also not been appointed.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also directed to set up BC immediately.
22	Longmatra, Kiphire District.	Bank of India	The representative of the bank confirmed that a BC point is already functional. However, no concrete action has been taken to open a branch.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.
23	Sakshi, Longleng District.	SBI	RBI has permitted Nagaland Rural Bank to open a branch at Sakshi.	NRB was advised to expedite the process of opening its branch.
24	Changpang, Wokha District	SBI	The bank is in the process of setting up a CSP. However, no concrete action has been taken to open a branch.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest. The bank was also advised to set up the CSP at the earliest.
25	Seyochung, Kiphire District	SBI	The branch will be opened at Seyochung. However, SBI is yet to take concrete action towards this.	The bank was directed to carry out a comprehensive survey by involving the Lead District Manager (LDM) and District Administration and take concrete measures to set up the branch at the earliest.
26	Kikruma, Phek District	SBI	The allottee bank has not taken any concrete action till date.	The bank was directed to take concrete action to open the branch at the earliest.
27	Chetheba, Phek District	SBI	The allottee bank has not taken any concrete action till date.	The bank was directed to take concrete action to open the branch at the earliest.

REQUEST FOR OPENING OF SBI BRANCH: The House reiterated the minutes of the SLBC Sub-Committee meeting on unbanked Block & Technical Issues held on 09-12-2021 and urged State Bank of India to explore feasibility of opening branches at the following locations:

1.SURUHOTO: SBI will conduct survey and explore feasibility of opening a SBI branch at the earliest.

2. ANGJAYNGYANG: SBI will conduct survey and explore feasibility of opening a SBI branch at the earliest.

3.JAKHAMA: SBI was advised to open the branch at Jakhama at the earliest.

4. ATOIZU: SBI will conduct survey and explore feasibility of opening a SBI branch at the earliest.

(Action Point: State Bank of India)

PFUTSERO: The representative of Canara Bank reported that they have already opened a bricks & mortar branch at Pfutsero on 31-03-2022. The opening of the branch at Pfutsero by Canara bank was noted with appreciation.

4. DEPOSITS, ADVANCES, CDR: The performance of banks in deposit, advances and CD ratio was reviewed. The decline in CD ratio in March 2022 over previous quarter December 2021 was noted with concern. All member banks were urged to put in concerted efforts to exhibit substantial progress in the ensuing FY 2022-23.

(Action Point: All Banks)

5. ACP TARGET & PRIORITY SECTOR ADVANCES: The achievement of ACP under priority sector advances was 80.78% at the end of the FY 2021-22. All member banks shall strive to achieve the ACP Target for FY 2022-23.

(Action Point: All Banks)

6. Government Sponsored Schemes: The NSRLM has submitted proposed target for the FY 2022-23. The proposal shall be examined by Convener, SLBC and bring it up for approval in the next SLBC Sub-Committee meeting for Govt Sponsored Schemes & Priority sector lending.

(Action Point: SLBC, NSRLM)

7. EXPANSION OF BANKING NETWORK: Kidima village under Kohima was assigned to Bank of Baroda to set up banking outlet in village above 5000 population which was uncovered till last SLBC meeting. Bank of Baroda representative confirmed having deployed a BC point at Kidima. Bank of Baroda was advised to update the same in DFS DBT-GIS Portal.

(Action Point: Bank of Baroda)

8. 100% DIGITIZATION OF ZUNHEBOTO DISTRICT: The banks operating in the district were advised to consciously work for 100% digitization by next quarter June 2022.

(Action Point: All Operating Banks in the district)

9. NSRLM & RSETI: Ms Imtinenla, Joint Secy, RD and Mission Director, SRLM appraised the house that the Commissioner & Secretary, RD and also Co-Chair SLBC Sub-Committee on RSETI shall initiate for conducting a meeting on setting up of RSETI at new locations.

It was also appraised that there was pending claims of Rs. 48.55 lakh for settlement pertaining to reimbursement for expenses in imparting training by RSETI Peren. The Mission Director, NSRLM informed that the delay was due to change in procedures at the State government level. NSRLM was directed to take up the issue with the concerned State government department and get the outstanding claims resolved at the earliest.

(Action Point: NSRLM)

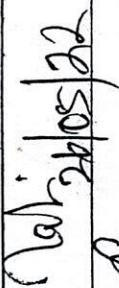
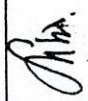



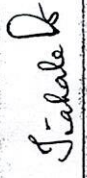

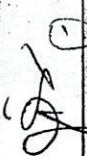


10. IMPLEMENTATION OF SARFAESI ACT, 2002 IN NAGALAND: The progress of Asset based, secured loan after the implementation of SARFAESI Act 2002 in Nagaland was briefly reviewed. Banks were advised to expand their loans against secured assets.

(Action Point: All Banks)

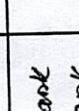
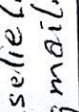
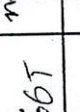

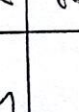

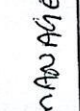


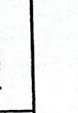

11. IMPLEMENTATION OF DIGITAL LIFE CERTIFICATE FOR STATE GOVT PENSIONERS: The member banks dealing with State Govt. pensions confirmed that digital life certificate has already been implemented by them.

The meeting ended with thanks from Smt. Ajanta Hazarika, Deputy General Manager (B&O), Jorhat.

ATTENDANCE SHEET FOR SLBC (NAGALAND) MEETING FOR THE QUARTER END MARCH, 2022: DATED 26/05/2022

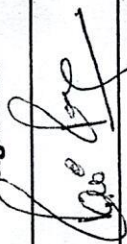



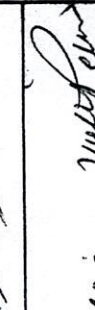




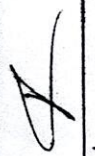

Sl No.	Name	Designation	Bank/Deptt.	Mob. No/Preferably Whatsapp no.	EMAIL ID	Signature
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2	Suwanta Kunox Saha	DGM (SLBC)	CB	9674713264	dgm@slbc.chongm@bi.co.in	
3	T. KIKHETO LEHA	APC		9426000186	kikhetoleha@gmail.com	
4	T. JAMANG	GM	RBI	9108529942		
5	Abinash Hembram	Convener, SLBC	SBI, RBO Dimapur	9402173142	agmr@redm@bi.co.in	
6	TIKAL A.	GM	NABARD.	9774020567	dimapur@nabard.org	
7	M. DIKAL	AGM	NABARD	8794502169	dimapur@nabard.org	
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9	Khonicinuo Puleri	BM	Central Bank of India	7086894333	bmpp@389@centralbank.co.in	
10	R.K. KERKETTA	AGM	Central Bank of India	8486033232	dmpp@306@centralbank.co.in	


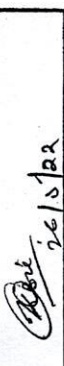


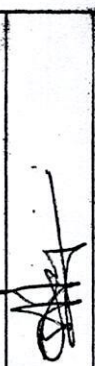
Sl No.	Name	Designation	Bank/Deptt.	Mob. No/Preferably Whatsapp no.	EMAIL ID	Signature
11	KH-SIBO KAYIDA	MANAGER.	CBOI RD	9402415946	monagarduppuro@centralbank.co.in	
12.	श्रीदरि गुल्ट	मैनेजर	दि. 31/10/21	9051077721	vj.kohi@bankofbaroda.com	
13	Anwitaah Patrak	Dy Regional Manager	Bank of Baroda	9167979906	Drami.Janket@bankofbaroda.co.in	
14	RASESH KUMAR	CM	Bank of Baroda	8100691966	Kohim@bankofbaroda.co.in	
15	AKHIL SINGH	ADDL. CEO	XKVIIB	9862283401		
16	KULVISH SENA	Dy. CEO	NKUIB	7005655225		
17.	EYOPHREZO	Branch Manager PR Hill branch AXIS	AXIS BANK	8794734605		
18	Dipit Thakur.	Dy. Cluster Head	Axis Bank	9435552494	thakur.dipit@axisbank.com	
19	Zapove Shukra	Dy. Director	A.H.E. vety services	9436001653	Zshukra@gmail.com	
20	Dr. Thepnyaj Sathise	J.T. D. neda	Axis Bank	947600087	thaj.s@axisbank.com	
21	Bidyat Kr. Singha	Assistant Manager	South Indian Bank	9821105668	br0686@sib.co.in	

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22	KIMNELLAM	St. MANAGER	UNION BANK OF INDIA	9650389332	639893@unionbankofindia.bank	
23	RAJUSELIE LHOUSA	SPM - FI	NSRLM (RD)	7085190790	rajuselie.lhousa@gmail.com	
24	Indumenda	MD	NSRLM	9436008667	indusrlm@gmail.com	
25	Arenuo Piennyi	Adell. Dir.	R.)	9436001443	arenuo.piennyi@gmail.com	
26	Chini Thasa	Adel. Secy	A.Y & VS	9436855085	chini.thasa@gmail.com	
27	Polan John	Jr. Secy	R-1)	9436062251	polanjh@gmail.com	
28	ARHEBO	AUP & Em	INDUSIND	9856070129	ARHEBO.VIHO70@INDUSIND.COM	
29	VEPELOU KOZA	SR MANAGER	NORTH EAST SMALL FINANCE BANK	9774030133	VEPELOU.KOZA@NESFB.COM	
30	EUGENE OLINKA LOHA	SK MANAGER	BOM	7577988583	bom1971@malabank.co.in	
31	SETO SAVI	Manager	Canara bank	8481503168	CB4017@canarabank.com	
32	ROCKEY NGADE	SR. MANAGER	INDIAN BANK	9644150333	rockey.ngade@gmail.com	

Sl No.	Name	Designation	Bank/Deptt.	Mob. No/Preferably Whatsapp no.	EMAIL ID	Signature
33	ATOU KHAREISO	MANAGER	INDIAN BANK	7908213221	K729@INDIANBANK.CO.IN	
34	Lanungam Pannu	Asst. Vill Punct	HDFC BANK LTD.	9102869622	Lanungam Pannu @ hdfc bank.co.in	
35	Lanugam Jami	Asst. vice Punct	HDFC BANK LTD.	9856070007	Lanugam Jami @ hdfc bank.co.in	
36	J. TOCHIMONG	Branch Manager	Bandhan Bank	7085053407	bj.halim @ bandhanbank.com	
37	NEVIKHO SABI	Branch Sales Manager	BANDHAN BANK	7005637884	bsm.kohima @ bandhanbank.com	
38	TOPENI ASSUMI	RM - GIBG of TASC	ICICI BANK	8731959888	topeni.assumi @ icicibank.com	
39	SAMZAINA HARALU	Branch head ICICI	ICICI BANK	9774902789	Samzaina.haralua @ icicibank.com	
40	P. MOFA	BM. ICICI NH39	ICICI BANK	9856197052	P.mofa @ icicibank.com	
41	J KHUN V JUMONG	Associate Vice President	Federal Bank	9496320731	dmr @ federalbank.co.in	
42	NISIL JAMES	Regional Head NE	Federal Bank	9489112255	9477 @ FEDERAL BANK.CO.IN	
43	Xurmenka Khosier	Branch Mgr	PSB	9862753654	DO349 @ psb.co.in K1142 @ psb.co.in	

Sl No.	Name	Designation	Bank/Deptt.	Mob. No/Preferably Whatsapp no.	EMAIL ID	Signature
44	L. Praegoulen	Asset Officer	IDBI	8974229507	l.praegoulen@idbi.co.in	
45	CH HSYIA	B.M	BOI	7002167913		
46	AK Prabhu	Officer	PNB	7008740118		
47	KARELE Prerav	CAREER MANAGER	UCO	8774035398	kohina@ucobank.co.in	
48	ABHJIT DAS	Zonal Manager	UCO	9450523330		
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51	Elibemo B Odguo	Branch Head	IOB	9677657086	elibemo@iob.co.in	
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59	Z.T. Paul Mao	LD M	SBI	8415880676	cdm.dampur@sbi.co.in	
60	Neetsote Thopi	FO (Credit)	NSCB HD.	8132029406	gmcredit@nsb.co.in	
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67	KEVITSOTO STEPHEN CHASIE	LDM, PHEK	SBI	9366654723	ldm.phok@sbi.co.in	 26/5/22
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