

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

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

**Dated: 12<sup>th</sup> April 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 quarter ended December 2020 held on 23.03.2021 through Video Conference.

Sir,

With reference to your letter No. AGM/SLBC/37/136 dated 30.03.2021, 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: 12<sup>th</sup> April 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 QUARTER ENDED  
DECEMBER 2020 FOR THE STATE OF NAGALAND, HELD ON 23.03.2021  
THROUGH VIDEO CONFERENCE.**

The State Level Bankers' Committee meeting of Nagaland for the quarter ended December, 2020 was conducted through video conference on 23.03.2021 from 11.00 AM onwards. The meeting was co-chaired by Shri J Alam, IAS, Chief Secretary, Government of Nagaland and Shri. Ramesh R S, CGM, SBI, NE Circle. The meeting was attended by Shri Taliremba, Officer on Special Duty (Finance), Govt. of Nagaland, Shri Sandeep M Tamgadge, IPS, Addl. DGP (Admin), Shri K. Kevichusa, Commissioner & Secretary, Industries & Commerce, Smt. Hokhuli K Chishi, Secretary, Rural Development, Shri S. Takatuba Aier, Director, Urban Development, Shri Gurdeep Singh, Dy. Director, DFS, Ministry of Finance, GoI, 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 Government and banks operating in the State. The 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 & SLBC Convenor, North East Circle in his opening address appreciated the effort of banks for the increase in CD Ratio from 44.83% in March Quarter of 2020 to 46.10% at the quarter end December 2020. He urged the 4 banks, i.e., PSB, FED, ICICI and YES banks, which were still having CD Ratio below 20% to gear up. He touched upon the performance of the banks in respect of priority sector lending with emphasis on Agriculture portfolio which stood only at 6% of total advances. He also highlighted sector wise achievement in Annual Credit Plan which was 34.56% in Agriculture, 117.73% in MSME and 41.98% in other priority sector and urged the participating banks to achieve the ACP target by end of this FY-2020-21. He urged the 3 banks namely, Axis Bank, Bandhan Bank and YES Bank to extend credit under **Pradhan Mantri Mudra Yojana** scheme as they have NIL sanction at the end of the 3<sup>rd</sup> quarter. He also expressed confidence that Kohima District will achieve 100% digitization by end of March 2021.

With regard to opening of bank branches in various un-banked Blocks in Nagaland, Shri Ramesh R S referred to the minutes of SLBC Sub-Committee meeting held on 25.02.2021 and requested all the allottee banks to take up the issues actively with the concerned departments including Information Technology and Communication Department, Govt. of Nagaland for facilitating opening of branches in the un-banked Blocks. He also requested the State government to provide support relating to infrastructure, connectivity and security which are necessary for opening of bank branches.

He also reminded the participating members that only few days were left of the FY 2020-21 and urged upon all to give their best to achieve a balanced portfolio of advances, which in turn will help in growth of CD ratio in the State.

Shri. J Alam, IAS, Chief Secretary, Government of Nagaland, in his address noted the increase in CD ratio of the State from 42.19% in QE September 2020 to 46.10% in QE December 2020 and advised the banks with low CDR to improve their CDR by expanding credit. He informed that extension of the SARFAESI Act, 2002 to the State was under active consideration and therefore credit flow should continue to be extended as per the existing practice. He also urged the banks to keep adequate cash to meet the requirement of the State Government during the financial year ending. The Chief Secretary also highlighted that the State Government was actively facilitating installation of towers in the State which will substantially strengthen internet connectivity and enable banks to function more efficiently.

Thereafter, issues were taken up for consideration as below:

1. **Minutes of SLBC Meeting dated 11.12.2021**: The minutes of the SLBC meeting held on 11.12.2020 for the combined quarters June 2020 & September 2020 was approved and adopted.
2. **Action Taken Reports**: Action taken reports in regard to minutes of earlier SLBC meeting dated 11.12.2020 on improvement of CD ratio, performance under ACP targets, progress on un-banked Blocks, Priority Sector lending, Government sponsored schemes and 100% digitization of Kohima district were reviewed.

All banks were urged to improve their CD ratio especially, YES Bank, Federal Bank, Punjab & Sind Bank and ICICI Bank whose CD ratio were less than 20% and to show substantial improvement in the next quarter meeting. All banks must endeavor to achieve ACP targets, improve performance in Priority Sector lending and Govt. sponsored schemes.

Shri Taliremba, OSD (Finance), Govt. of Nagaland, reminded the house that opening of bank branch in all the un-banked Blocks is essential for comprehensive financial inclusion, implementation of DBT and economic development of the State. He asked allottee banks to take concrete actions to open bank branches without further delay as per the minutes of SLBC Sub-Committee Meeting on un-banked Blocks held on 25.02.2021. He also urged all member banks operating in Kohima District to ensure 100% digitization of accounts by March 2021.

**(Action-All Banks, Govt. Dept, BSNL)**

3. **Minutes of SLBC Sub-Committee Meetings:** The house unanimously adopted the minutes of the SLBC Sub-Committee Meetings dated 25.02.2021 on (i). Technical issues and un-banked Blocks and (ii). Priority Sector lending & Govt. sponsored schemes. The member banks and concerned departments should take actions as per the action points of the Sub-Committee meeting minutes and submit report well before the next SLBC Sub-Committee meetings.

**(Action-All Banks, Govt. Dept, BSNL)**

4. **Banking Development and CD Ratio:** As on December 2020 quarter, the CD ratio of the State was 46.10%. All banks were urged to consciously work for improvement of CD ratio keeping in mind the national benchmark of 60%.

**(Action-All Banks)**

5. **Review of ACP Performance of the State as on 31.12.2020 & Flow of Credit to priority Sector:** The house noted with concern the underperformance in ACP targets especially in priority sector disbursement under Agriculture which was only 34.56% of the Annual Target as at quarter end. All banks were urged to improve performance in the area as Nagaland basically depends on Agriculture produce and there is much scope for improvement in this area.

Shri K Kevichusa, Commissioner & Secretary, Industries & Commerce, GoN, raised doubts on the achievement figures of Bandhan Bank under MSME priority sector disbursement. The Bandhan Bank was advised to confirm the veracity of the figure reported by them.

**(Action – All Banks, Bandhan Bank)**

6. **Government Sponsored Schemes:**

**PMEGP:** Shri K Kevichusa, Commissioner & Secretary, Industries & Commerce, GoN highlighted the latest position of PMEGP loans sanctioned by member banks. He reported that in a meeting, it was decided that the 23 PMEGP applications returned by Central Bank of India, Tizit, Mon, shall be reallocated to SBI branches of Mon district. Accordingly, SBI was advised to act upon the applications promptly.

Bank of Baroda was advised to expeditiously deal with the PMEGP applications at its disposal at Naginimora, Mon.

Shri. Ramesh R S, CGM, SBI & SLBC Convener, North East Circle highlighted that no bank is exempted from extending loans under Government sponsored schemes. Therefore, the banks with Nil figure like Bandhan Bank, Indusind Bank, South Indian Bank, YES Bank and others were advised to achieve the allocated target.

**(Action: All Banks, Bandhan Bank, Indusind Bank, South Indian Bank, YES Bank)**

**NRLM:** Shri Rajuselie Lhousa, SPM (FI), NSRLM highlighted the position of SHG and urged the banks to extend loans to those SHG who are already having accounts. He also presented the SHG bank Linkage-Annual Credit Plan for the FY 2021-22. Accordingly, the house approved the Annual Credit Plan as presented by NRSLM.

Ms L. Leivang, General Manager, NABARD requested the house to constitute a sub-committee of SLBC on SHG & JLG in order to bridge the funding gap vis-a-vis Savings bank accounts of SHGs and credit link thereof. Shri. Abinash Hembrom, SLBC Convener, Nagaland acknowledged receipt of the request

from NABARD and informed that a sub-committee on SHG & JLG shall be constituted at an early date.

**(Action: SLBC, NRLM, NABARD)**

**PM SVA Nidhi Schemes:** Shri. Takatuba Aier, Director, Urban Development, GoN, reported the house of the target of 5000 allotted to the State under this scheme against which the actual achievement was far below the target. All the banks holding the applications were advised to act on the pending applications urgently.

**(Action: All Banks)**

**Stand Up India:** Shri. Takatuba Aier, also highlighted the poor performance under Stand Up India and urged the member banks to extend loans under this schemes.

To a question as to how important issues could be included in the agenda of the SLBC meetings, Shri Taliremba, OSD (Finance), GoN, clarified that any department desirous of discussing specific issues in the SLBC meetings can write to Finance Department or to SLBC Convener, SBI well in advance for inclusion in the agenda of SLBC meetings.

**(Action: Govt. Departments)**

**KCC Loan to Dairy Farmers:** The representative from the department of A.H & Vety, GoN, highlighted the dismal performance in extending KCC loans to Dairy farmers. He reported that in the entire State, only 3 KCC loans to Dairy farmers have been sanctioned as on date and this has discouraged the farmers from approaching banks. He requested the member banks to consider extending loans to this section of the society. Ms L Leivang, General Manager, NABARD reminded the house that KCC loan to Dairy Farmers is part of Atma Nirbhar Bharat Scheme of the GoI and urged the member banks to clear all pending applications without further delay.

**(Action-All Banks)**

7. **100% Digitization of Kohima District:** The position as in February 2021 was 94% SB coverage and 81% Current Account coverage. All the banks operating in Kohima district were advised to ensure that 100% is invariably achieved by end of March 2021.

**(Action-All Banks)**

8. **Review of Financial Inclusion initiatives & Expansion of Banking Outlets:**

The Indian Post Payment Bank submitted that the 31 villages allotted to them are extended banking services by postmen/GDS from nearby access points. Therefore, IPPB requested that these 31 villages be treated as covered though their identified Banking Touch-points are falling beyond the 5 Kms radius criteria. The house, taking cognizance of the geographical condition of Nagaland, agreed that these 31 villages may be treated as covered.

The three villages in Mon Districts viz; Angphang, Monyakshu and Changlangshu are provided banking services by CSPs of SBI. Therefore, the house also agreed to treat the three villages as covered.

9. **Progress in Social Security Schemes:** Shri Taliremba, OSD (Finance), Govt. of Nagaland pointed out that enrolment under PMJJBY, PMSBY and APY was low compared to the number of bank account holders in the State, and urged the banks to reach out and sensitize the account holders to subscribe to the social security schemes.

**(Action-All Banks)**

10. **Digitization of Land Records:** The Land Revenue Department of the State Government was not represented in the meeting. It was decided that SLBC Convener, SBI will take up the matter relating to digitization of land records in the State with the Land Revenue Department.

**(Action: SLBC Convener, SBI & Land Revenue Department)**

11. **Deduction of Taxes at source:** Smt. Hokhuli K Chishi, Secretary, Rural Development, GoN, informed the house that some bank branches continue to deduct TDS on withdrawal of cash from MGNREGA funds and other government accounts. In response, Shri. Ramesh R S, CGM, SBI & SLBC Convener, North East clarified that all the banks are now required to deduct

TDS for all cash withdrawal exceeding certain amount in term of Finance Act. However, he assured to look into the matter and take it up with higher authorities, if required, and advised the concerned department to share the details of deductions made with the respective bank authorities and SLBC Convener, SBI.

**(Action: SLBC &RD Dept).**

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



Attendance at Chief Secretary Conference Hall: SLBC MEETING DATED 23.03.2021

SL. NO	NAME	DESIGNATION	DEPT/BANK	MOBILE NO.	EMAIL ID
1	J Alam, IAS	Chief Secretary	GoN		
2	Abinash Hembrom	Convener	SLBC, Nagaland	9402173142	
3	Taliremba	OSD -Finance	GoN	9436332904	
4	Hokhuli K Chishi	Secretary	Rural Development, GoN	9436007481	
5	Mangna Konyak	Asst. Director	Rural Development, GoN	9436015448	
6	Rajuselie Lhousa	SPM(FI)	NSRLM	7085190790	rajuselielhousa@gmail.com
7	Chishi Thou	Addl. Secretary	A.H &Vety, GoN	9436855085	chishithouz@gmail.com
8	Dr. Tongpang	Addl. Director	A.H &Vety, GoN	9436001595	grtong@gmail.com
9	Sandeep Tamgadge, IPS	Addl. DGP(Admin)	Nagaland Police	9689195999	stamgadge@gmail.com
10	K. Kevichusa	Commissioner & Secretary	Industries & Commerce, GoN	9434600925	2000aku@gmail.com
11	T Maowati Ao	Joint Director	Industries & Commerce, GoN	9436218021	
12	Kivishe Sema	Executive Officer	NKVIB		
13	A. K Rengma	Dy.CEO	NKVIB	8413950664	
14	S. Takatuba Aier	Director	Urban Development, GoN	9436003908	
15	Z. Tholi Paul	LDM, Dimapur	SBI	8415880676	
16	Hriipunii Alpha Pou	Chief Manager & Coordinator	SLBC, Nagaland (SBI)	8506020555	Cmslbc.nagaland@sbi.co.in

Attendance through online : SLBC Meeting dated 23.03.2021

Sl No	NAME	DESIGNATION	BANK/DEPT/ORGANISATION
1	Shri. Ramesh R S	CGM, NE Circle, Guwahati	State Bank of India
2	Shri Jayateertha V Jainapur	GM(NW-II), LHO, Guwahati	State Bank of India
3	Shri Susanta Kumar Sahoo	DGM, SLBC, LHO, Guwahati	State Bank of India
4	Smt. Ajanta Hazarika	DGM, B&O, Jorhat	State Bank of India
5	Shri. Mihir Das	AGM, SLBC, LHO, Guwahati	State Bank of India
6	Shri. Gurdeep Singh	Dy. Director, DFS	Ministry of Finance, Gol
7	Ms. L Leivang	General Manager	NABARD,
8	Shri. Siladitya Biswas	Deputy General Manager	Reserve bank of India
9	Shri. PranabPegu	Assistant General Manager	Reserve Bank of India
10	MsRenieNaorem	Dy. General Manager	BSNL
11	Shri Albert L Gangte	Branch Manager, Dimapur	SIDBI
12	Shri.Ajit Kumar M Thakur	DVP & Cluster Head	Axis Bank
13	Shri.NikatoSema	Assistant Vice President	Axis Bank
14	Shri RajibBordoli	Cluster Head	Bandhan Bank
15	Shri. DebashisBakshi	Regional Head (AGM)	Bank of Baroda
16	Shri.Mrinal Ghosh	DGM	Bank of India
17	Shri.D H Kholou	Officer-1	Bank of India
18	Shri.Eugene o Hara Lotha	Branch Manager, Kohima	Bank of Maharashtra
19	Shri.Harish Kumar	Manager, Rural Development	Central Bank of India
20	Shri. JohnyAimol	Branch Manager	Central Bank of India
21	Shri. Viswanath A	Deputy Vice President/Regional Head	Federal Bank
22	Shri. Lanu Akum Jamir	AVP/Branch Head, Kohima Branch.	HDFC Bank
23	Shri. Panmei	AVP/Branch Head, Secretariat Branch, Kohima	HDFC Bank
24	MsTopeniAssumi	Branch Head, Kohima	ICICI BANK
25	Shri. S Hauzel	Manager & Asset Officer	IDBI
26	Shri. Rahul Dey	Dy. Zonal Manager	Indian Bank
27	Shri. NabenduDatta	Manager, Zonal Office, Dibrugarh	Indian Bank
28	Shri.Subrata Sarkar	DGM, Guwahati	Indian Overseas Bank
29	Smt. RipaNeog	State Head,	IndusInd Bank
30	Shri. Aqhebu Swu	Branch Head, Kohima	IndusInd Bank
30	Smt. I Moala	State Manager	IPPB

31	Shri. Venkata Narayan Vemprala	Chairman	NRB
32	Shri. Nitai Chandra Das	Zonal Manager , AGM	Punjab & Sind Bank
33	Shri. BendangSunep	Branch Manager, Kohima	Punjab & Sind Bank
34	Shri. Manjit Singh	Circle Head, AGM	Punjab National Bank
35	Shri. Abel Joseph Aloor	State Head.	South Indian Bank
36	Shri.A.K.Sarkar	DGM, Zonal Head, Jorhat	UCO Bank
37	Shri.KreiliePeinyu	Chief Manager, Kohima Branch	UCO Bank
38	Shri.AMayowamg	Branch Manager	Union Bank of India
39	Shri.AmritBaruah	Senior Manager. Regional Office, Guwahati	Union Bank of India
40	Shri.PulotoSwu	Cluster Head	YES BANK
41	Shri.NovinBasumatary	Director, RSETI	RSETI, Jalukie
42	Shri.Sosangmeren M	LDM	Kohima
43	Shri.Tiken Singh Rajkumar	LDM	Wokha&Zunheboto
44	Shri.SareiMuinao	LDM	Kiphere
45	Shri.MughasheAssumi	LDM	Tuensang&Noklak
46	Shri. K Stephen Chasie	LDM	Phek