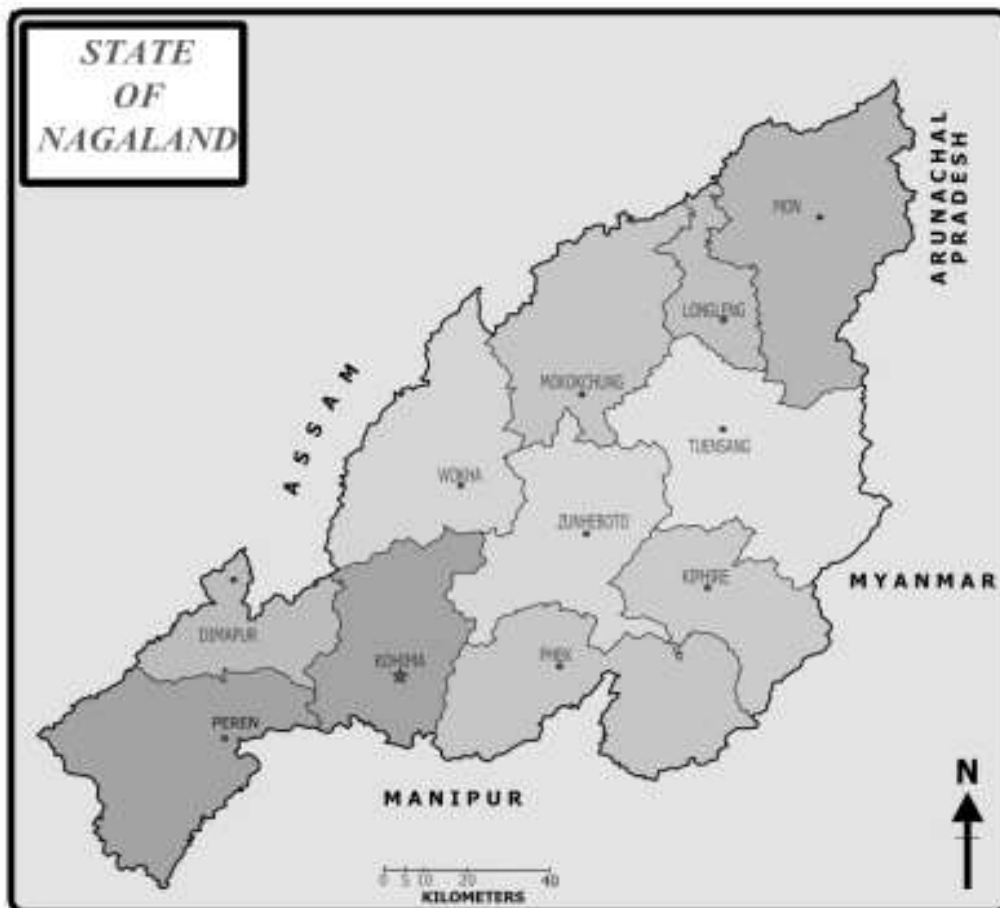


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Nagaland at a glance



- | | | |
|--|---|---|
| 1. Location | : | Approximately lies between 25°6' and 27°4' latitude, North of Equator and between the longitudinal lines 93°20'E and °15'E. |
| 2. Area | : | 16579 sq.km. |
| 3. Capital | : | Kohima (1444.12 mts. above sea level) |
| 4. Official Language | : | English |
| 5. Tribes | : | Angami, Ao, Chakhesang, Chang, Khamniungan, Kuki, Konyak, Lotha, Phom, Pochury, Rengma, Sumi, Sangtam, Yimchungru, Zeliang. |
| 6. Population | : | 1978502 (2011 Census) |
| 7. Density | : | 119 per sq.km. |
| 8. Sex Ratio | : | 931 |
| 9. Literacy Rate | : | 79.55 |
| 10. No. of Districts | : | 11 |
| 11. No. of RD Blocks | : | 74 |
| 12. No. of Banks | : | 29 |
| 12. No. of Bank Branches | : | 179 |
| 13. No. of SSA allocated | : | 211 |
| 14. No. of villages allotted | : | 1382 |
| 15. No. of Households | : | 288461 |
| 16. No. of Urban Wards allocated | : | 212 |
| 17. No. of Households in allocated Wards | : | 104279 |

SLBC BACKGROUND PAPER

ABBREVIATION USED IN THE BOOKLET

SL. NO.	ABBVT	EXPANSION
1	ALB	ALLAHABAD BANK
2	AXIS	AXIS BANK
3	BOB	BANK OF BARODA
4	BOI	BANK OF INDIA
5	BOM	BANK OF MAHARASTHRA
6	CAN	CANARA BANK
7	CBI	CENTRAL BANK OF INDIA
8	CORP	CORPORATION BANK
9	FED	FEDERAL BANK
10	HDFC	HFDC BANK
11	ICICI	ICICI BANK
12	IDBI	IDBI BANK
13	IND	INDIAN BANK
14	INDUS	INDUSIND BANK
15	IOB	INDIAN OVERSEAS BANK
16	PNB	PUNJAB NATIONAL BANK
17	PSB	PUNJAB & SIND BANK
18	SBI	STATE BANK OF INDIA
19	SIB	SOUTH INDIAN BANK
20	SYN	SYNDICATE BANK
21	UBI	UNITED BANK OF INDIA
22	UCO	UNITED COMMERCIAL BANK
23	UNI	UNION BANK OF INDIA
24	VJB	VIJAY BANK
25	YES	YES BANK
26	NRB	NAGALAND RURAL BANK
27	NSCB	NAGALAND STATE CO-OPERATIVE BANK

Distribution of population, Sex Ratio, Density, Literacy Rate
(Source: Census 2011)

Sl. No.	District	Population	Sex Ratio (per 1000 male)	Density (Per Sq.Km.)	Literacy Rate
1	Dimapur	378811	919	410	84.79
2	Kohima	267988	928	213	85.23
3	Mon	250260	899	140	56.99
4	Tuensang	196596	929	90	73.08
5	Mokokchung	194622	925	120	91.62
6	Wokha	166343	968	102	87.69
7	Phek	163418	951	81	78.05
8	Zunheboto	140757	976	112	85.26
9	Peren	95219	915	55	77.95
10	Kiphire	74004	956	66	69.54
11	Longleng	50484	905	89	72.17
	NAGALAND	1978502	931	119	79.55

Banking Profile of Nagaland as on 30.09.2017						As on 30.06.2017
Profile	Public Bank	Private Bank	RRBs	Co-op Banks	Total	
Branch Network	120	29	10	21	180	180
Aggregate Deposits	733615.14	184379.08	8513.6	62902.54	989410.33	987653.22
Aggregate Advances	298036.59	42191.05	2287.8	42823	385338.41	363253.56
C:D Ratio	40.53	22.88	26.87	68.08	38.95	36.78
Priority Sector Advances					22813.32	
% to Total Advances						
Out of the Priority Sector	Adv. To Agriculture				9697.97	
	% to total Advances					
	Advances to MSME				10910.82	
	% to total Advances					
	Others				2204.53	

Level of Deposits & Advances during the last 5 Years (Rs in Cr) Nagaland State			
As On	Deposit	Advances	CD Ratio
31.03.2014	7032.75	2269.66	32.27
31.03.2015	8166.39	2471.39	30.26
31.03.2016	8160.02	2967.46	36.37
31.03.2017	9838.2	3513.18	35.71
30.06.2017	9876.53	3632.54	36.78
30.09.2017	9894.11	3853.38	38.95

BANKWISE DISTRICT WISE BRANCH NETWORKS AS ON 30-09-2017

S.NO.	BANK NAME/DISTRICT	KOHIMA			DIMAPUR			PHEK			MOKOKCHUNG			WOKHA			ZUNHEBOTO			TUENSANG			MON			KIPHIRE			PEREN			LONGLENG			TOTAL	
		U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R					
1	ALLAHABAD BANK		1			1	1					1	2																					6		
2	BANK OF BARODA		1			1						1	1		1																			5		
3	BANK OF INDIA		1			1																												2		
4	BANK OF MAHARASTHRA					1																												1		
5	CANARA BANK		1			1							1																					3		
6	CENTRAL BANK OF INDIA		1			1							1	1		1																		7		
7	CORPORATION BANK					1																													1	
8	DENA BANK					1																													1	
9	IDBI BANK		1			1							1																						4	
10	INDIAN BANK					1																													1	
11	INDIAN OVERSEAS BANK					1																													1	
12	PUNJAB NATIONAL BANK					1																													1	
13	PUNJAB & SIND BANK		1			1																													2	
14	STATE BANK OF INDIA		7	5	7	2	6		2	3		2	6		2	3		2	4		2	5		2	2		1	1			3			1	68	
15	SYNDICATE BANK					1																														1
16	UNITED BANK OF INDIA		1			2	2																													5
17	UNITED COMMERCIAL BANK		2			1	1																													4
18	UNION BANK OF INDIA					1																														1
19	VIJAY BANK		2	1	1	1																														6
19	TOTAL PUBLIC BANK	0	19	6	13	18	8	0	2	3	0	7	10	0	4	4	0	3	4	0	2	5	0	2	4	0	1	1	0	0	3	0	0	1	120	
1	AXIS BANK		1	2		4						1			1																					9
2	BANDHAN BANK		1			1																														2
3	FEDERAL BANK		1			1																														2
4	HFDC BANK		2			2							1																							5
5	ICICI BANK		2			3							1			1																				7
6	INDUSIND BANK		1			1																														2
7	SOUTH INDIAN BANK					1																														1
8	YES BANK					1																														1
8	TOTAL PRIVATE BANK	1	9	0	1	13	0	0	0	0	0	3	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
27	ASCB		1	28	6	14	31	8	0	2	3	0	10	10	0	6	4	0	3	4	0	2	5	0	2	4	0	1	1	0	0	3	0	0	1	149
1	NAGALAND RURAL BANK		1	2		3	1						1			1																				10
1	NAGALAND STATE CO-OPERATIVE BANK		3	1		3	2		1	2		1	2		1							1				1										21
29	ALL BANK	1	32	9	14	37	11	0	3	5	0	11	13	0	7	5	0	4	5	0	3	5	0	3	4	0	2	1	0	1	3	0	0	1	180	

9

BANKWISE DISTRICT WISE ATM NETWORKS AS ON 30-09-2017

S.NO.	BANK NAME/DISTRICT	KOHIMA			DIMAPUR			PHEK			MOKOKCHUNG			WOKHA			ZUNHEBOTO			TUENSANG			MON			KIPHIRE			PEREN			LONGLENG			TOTAL
		U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	
1	ALLAHABAD BANK					1						1																						2	
2	BANK OF BARODA		2			2						1	1																				6		
3	BANK OF INDIA		1			1																											2		
4	BANK OF MAHARASTHRA				1																												1		
5	CANARA BANK		1		1							1																					3		
6	CENTRAL BANK OF INDIA		2			1						1			1								1										6		
7	CORPORATION BANK					1																											1		
8	DENA BANK																																0		
9	IDBI BANK		4			1						3				1																	9		
10	INDIAN BANK																																0		
11	INDIAN OVERSEAS BANK																																0		
12	PUNJAB NATIONAL BANK					1																											1		
13	PUNJAB & SIND BANK		1			1																											2		
14	STATE BANK OF INDIA		53	7		82	13			3	3		17	8			8	1		4	2		4	2		4	2			1		3		2	219
15	SYNDICATE BANK					1																												1	
16	UNITED BANK OF INDIA		1			2																												3	
17	UNITED COMMERCIAL BANK		2			4																												6	
18	UNION BANK OF INDIA					1																												1	
19	VIJAY BANK		2	1		3																												6	
19	TOTAL PUBLIC BANK	0	69	8	2	102	13	0	3	3	0	24	9	0	9	2	0	4	2	0	4	2	0	4	3	0	0	1	0	0	3	0	0	2	269
1	AXIS BANK	1	5			9	2					1			1																			19	
2	BANDHAN BANK		1		1																													2	
3	FEDERAL BANK		1																																1
4	HFDC BANK		2			2						1																							5
5	ICICI BANK		2			3						1			1																				7
6	INDUSIND BANK		1			1																													2
7	SOUTH INDIAN BANK			1		1																													2
8	YES BANK					1																													1
8	TOTAL PRIVATE BANK	1	12	1	1	17	2	0	0	0	0	3	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	
27	ASCB	1	81	9	3	119	15	0	3	3	0	27	9	0	11	2	0	4	2	0	4	2	0	4	3	0	0	1	0	0	3	0	0	2	308
1	NAGALAND RURAL BANK																																		0
1	NAGALAND STATE CO-OPERATIVE BANK		1			3			1	1		1									1		1				1			1				11	
29	ALL BANK	1	82	9	3	122	15	0	4	4	0	28	9	0	11	2	0	4	2	0	5	2	0	5	3	0	0	2	0	0	4	0	0	2	319

BANKWISE DISTRICT WISE BC/CSP NETWORKS AS ON 30-09-2017																																			
S.NO.	BANK NAME/DISTRICT	KOHIMA			DIMAPUR			PHEK			MOKOKCHUNG			WOKHA			ZUNHEBOTO			TUENSANG			MON			KIPHIRE			PEREN			LONGLENG			TOTAL
		U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R	U	SU	R				
1	ALLAHABAD BANK																														0				
2	BANK OF BARODA			1								1			1																3				
3	BANK OF INDIA																														0				
4	BANK OF MAHARASTHRA																														0				
5	CANARA BANK						1					1																			2				
6	CENTRAL BANK OF INDIA																						1								1				
7	CORPORATION BANK						1																								1				
8	DENA BANK																														0				
9	IDBI BANK			2			1					1																			4				
10	INDIAN BANK						1																								1				
11	INDIAN OVERSEAS BANK																														0				
12	PUNJAB NATIONAL BANK																														0				
13	PUNJAB & SIND BANK			1																											1				
14	STATE BANK OF INDIA			8			23			20		18			3			1			4		3			5		5		5	95				
15	SYNDICATE BANK						2																								2				
16	UNITED BANK OF INDIA																														0				
17	UNITED COMMERCIAL BANK																														0				
18	UNION BANK OF INDIA																														0				
19	VIJAY BANK			1			1																1								3				
19	TOTAL PUBLIC BANK	0	0	13	0	0	30	0	0	20	0	0	21	0	0	4	0	0	1	0	0	4	0	0	5	0	0	5	0	0	5	113			
1	AXIS BANK			3			1								2																6				
2	BANDHAN BANK																														0				
3	FEDERAL BANK																														0				
4	HFDC BANK			1			1																								2				
5	ICICI BANK						1																								1				
6	INDUSIND BANK																														0				
7	SOUTH INDIAN BANK																														0				
8	YES BANK																														0				
8	TOTAL PRIVATE BANK	0	0	4	0	0	3	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9				
27	ASCB	0	0	17	0	0	33	0	0	20	0	0	21	0	0	6	0	0	1	0	0	4	0	0	5	0	0	5	0	0	5	122			
1	NAGALAND RURAL BANK																														0				
1	NAGALAND STATE CO-OPERATIVE BANK																														0				
29	ALL BANK	0	0	17	0	0	33	0	0	20	0	0	21	0	0	6	0	0	1	0	0	4	0	0	5	0	0	5	0	0	5	122			

STATE LEVEL BANKERS COMMITTEE MEETING FOR THE QUARTER ENDED JUNE & SEPTEMBER 2017

BACKGROUND PAPER

Agenda – 1

1. ADOPTION OF MINUTES

OSD (Fin), pointed out that there was a difference in the edited / verified minutes approved by Chairman of the Committee and the one presented in the background paper of the meeting. Hence, he has strictly advice that the minutes approved by the Chairman should not be modified in future. Thereafter, the House confirmed and adopted the minutes of SLBC meeting held on 13th April 2017 as no request for amendment was received.

Agenda – 2

2. FOLLOW UP ACTION POINTS OF THE SLBC MEETING DATED 13.04.2017

The follow up on action points emerged during the last meeting was taken up by the Chief Secretary as follows:

Action points	Action taken report	Present Status
a) Opening of SBI Branch at Tobu	LDM Mokokchung informed that construction of the building is complete and the process for opening the branch is at an advanced stage	Proposal for opening the Branch has been submitted by SBI to Local Head Office, Guwahati and being followed up
b) Opening of SBI Branch at Peren DC Hq (SBI & DC Peren)	LDM Kohima informed that joint inspection for opening of SBI Branch at Peren DC Hq. has already been conducted followed by many rounds of meeting with DC, Peren. The Chief Secretary instructed the bank to conduct a joint visit within the next fortnight to finalize the location and other requirements	The LDM, Dimapur and Peren had discussed the matter with DC Peren and it was informed that allotment of premise to accommodate the Bank in the new DC complex will be decided upon only after completion of construction of the building

c) JeevanPramaan Digital Life Certificate for Pensioners	LDM Kohima informed that bank wise data is not readily available. The Chief Secretary instructed Convenor Bank to collect the latest data from all banks and furnish it in the next meeting for a meaningful review	
d) Lack of Bankable Scheme for Mithun farming	Comm. & Secy., AH. &Vetty. Services informed that he had written to the Ministry, GoI for financing Mithun farmers on the lines of National Livestock Mission – Entrepreneurship Development and Employment Generation (NLM-EDEG). To facilitate the process, the NRCM & ICAR Jharnapani was requested to provide technical support	
e) Opening of SBI Branch at Yajang ‘C’ village under Mokokchung district	LDM Mokokchung informed that preliminary survey was conducted but it was found not feasible for opening a bank branch since the population was less than 5000	CSP has been appointed as it was not found feasible to open a Bank branch as per the survey

f) UNBANKED BLOCKS:

Sl. No	Block/District	Bank	Remarks	Decision of SLBC
1	Chunlikha, Kohima	Axis	Axis Bank has appointed BC. Which is contrary to their earlier assurance to open a Bank branch, the Chief Secretary said	The progress will be monitored by SLBC
2	Botsa, Kohima	VJB	The Vijaya Bank representative was unable to provide any input in the matter.	The Chief Secretary expressed his displeasure and instructed Convenor SLBC to take up the matter with their Controlling Office. The bank to open the branch without any further delay
3	Khuhuboto, Dimapur	Fed.	The Federal Bank representative was unaware about his bank's responsibility to open a bank branch at Khuhuboto, Dimapur	The Chief Secretary expressed his displeasure and instructed the bank to conduct preliminary study and submit the report at the earliest

4	Dhansiripar, Dimapur	Indian Bank	The Branch Manager informed that a 2 nd survey has been conducted and a positive report will be submitted to their HO for opening the branch. In the meantime, they have appointed a BC through whom they are extending banking services in the block, he said	The Chief Secretary appreciated the bank and instructed them to open the branch during the current financial year 2017-18
5	Athibung, Peren	BoB	Chief Manager, BoB informed that the preliminary survey could not be conducted due to the rainy season	The reply of the Chief Manager was not acceptable. He was instructed to complete the survey and submit the report at the earliest
6	Chessore, Tuensang	ICICI	-Absent-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the CEO of the Bank. The branch should be opened without any delay
7	Tamlu Longleng	SBI	Construction of the building is complete and the process for opening the branch is already underway, the LDM informed	The Chief Secretary instructed the bank to expedite the process and open the branch by September 2017
8	Ongpangkong (South), Mokokchung	SBI	Preliminary survey yet to be conducted due to the rainy season, the LDM informed	The Chief Secretary instructed the bank to expedite the survey and submit the report at the earliest
9	Tobu, Mon	SBI	Construction of building is complete and the process for opening the branch is already underway, the LDM informed	The Chief Secretary instructed the bank to expedite the process and open the branch by September 2017
10	Satoi, Zunheboto	ALB	The matter has already been placed before their HO	ALB to expedite the process
11	Akuhaito- Atoizutown,Z unheboto	UCO	Survey already conducted but RBI has imposed certain restrictions including branch expansion, the bank said	The SLBC will monitor the situation and take up the matter with UCO bank
12	West Ralan,Wokha	Axis	The bank has plans to open 3-4 branches in other districts. Hence, they requested the House to give them some relaxation in respect of West Ralan block	The Chief Secretary categorically informed that the request for re-allocation of blocks cannot be accepted. However, they can inter-change it with another bank on mutual understanding, he said
13	Ralan,Wokha	IDBI	The branch is opened and functioning	The House appreciated IDBI for opening the branch

14	Aghunaqa, Di mapur	PNB	The bank has already taken up the matter with their Circle Office and are hopeful of opening the branch during the current financial year 2017-18	PNB to communicate their decision and action plan to SLBC for opening the branch
15	Panso, Tuensang	CBI	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with their CEO. The branch should be opened without any delay
16	Thonokyu, Tuensang	HDFC	The bank informed that they are unable to open the branch due to its remote location. Hence, they have appointed a BC	The Chief Secretary said that the bank's response is not acceptable. The bank was instructed to open the branch without any further delay
17	Sakshi, Longleng	SBI	The LDM informed that 2 CSPs have been appointed and functioning smoothly	SBI to expedite the process for opening a branch and seek the assistance of GoN for other requirements, if any
18	Longchem, Mokokchung	BoB	Survey conducted but opening of bank branch in Longchem block is not feasible due to its remote location, low population and poor road connectivity, the bank said.	The Chief Secretary disagreed with the view of the bank and in turn instructed Convenor SLBC and Finance Department to take up the matter with the CMD of the bank to expedite opening of the branch. If required, the assistance of the Commissioner's office and District Administration may also be sought, he said
19	Chen, Mon	IDBI	The bank has conducted preliminary survey but opening of a branch has been put on hold due to certain restrictions imposed by RBI	The Chief Secretary expressed his disappointment since the bank had not even appointed a BC. He stated that the stand of GoN is very clear regarding opening of brick and mortar branches in every unbanked blocks of the State
20	Wakching, Mon	PSB	-Absent-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO. The branch should be opened without any delay

21	Angjangyang, Mon	UNION	The bank has conducted survey and found not feasible for opening a branch due to non-availability of RCC building and connectivity. Hence, they have already appointed a BC/CSP for the time being. Here, the bank's representative also informed that the bank will be undertaking another survey to find a suitable location for setting up the branch	The Chief Secretary instructed the representative from Commissioner's office to take up the matter with District Administration of Mon and facilitate the bank for opening a branch without any further delay. The progress in this regard will be reported in the next SLBC meeting
22	Phomching, Mon	VJB	The Vijaya Bank representative was unable to provide any input in the matter.	The Chief Secretary expressed his displeasure and instructed Convenor SLBC to take up the matter with the bank's CEO. The bank should open the branch without any further delay
23	Suruhuto, Zunhdeboto	UBI	The bank has conducted survey and recommended, to their HO, for opening a branch	Decision of HO is awaited
24	Chukitong, Wokha	BoB	The bank informed that they will conduct the survey before the next SLBC meeting	The Chief Secretary instructed the bank to conduct the survey and set up the branch
25	Changpang, Wokha	SBI	Survey conducted. The LDM informed that the earlier branch was closed down as it was incurring losses. Hence, they have appointed a BC to extend banking services in the area	The Chief Secretary instructed the bank to re-open the branch
26	Longmatra, Kiphire	BoI	The bank has already conducted the survey but proper RCC building not found. Hence, they have appointed aCSP for the time being. In the meantime, they have also extended housing loan for construction of RCC building to be used as bank premises in due course	The Chief Secretary instructed the representative from Commissioner's office to take up the matter with District Administration of Kiphire and facilitate the bank in opening the branch without any further delay

27	Khonsa, Kiphire	CAN	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO. He also instructed the Commissioner's office to facilitate the bank in securing an RCC building in the area for setting up the branch
28	Sitimi, Kiphire	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional since the engineers are unable to make frequent visits to the site	DC of Kiphire to convene a meeting of all stakeholders viz. banks, BSNL and IT Department to sort out the issue
29	Weziho, Phek	BoM	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO
30	Kikruma, Phek	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional	The bank was instructed to open a branch without any further delay taking into consideration the location and size of the village
31	Chetheba, Phek	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional	The LDM informed that he will be visiting the location to address the issue

Agenda – 3

3. Review of Doubling Farmers Income by the year 2022

The Chief Secretary, while reviewing the performance of banks under crop loan and KCC vis-à-vis targets for the year 2016-17, observed that the performance of the State as a whole was not satisfactory. Non-participation of some banks in issuing KCCs is a matter of concern and needs to be addressed if we are to achieve the stated objective of GoI to double farmers' income by the year 2022, he said. He also suggested banks and State Government officials to discuss this matter in the district level meetings and facilitate issuance of KCCs to farmers.

Echoing the same view, the Agriculture Production Commissioner (APC) also stressed on the importance of credit for increasing production and productivity by the farmers. However, access to credit by farmers will be possible only with the increase of branch network throughout the State which is still an agriculture based economy. For improving the accessibility, the banks will have to work closely with the State Government, Village Development Boards and the community thereby facilitating issuance of more KCCs and promoting Direct Benefit Transfers (DBTs), he said.

The General Manager, NABARD highlighted the Joint Liability Group (JLG) scheme of NABARD as a means of extending credit through group mode. He also called upon the bankers to adopt the JLG mode of financing as it ensures better utilization of bank loan including timely repayment.

Agenda – 4

4. Review of 'Stand Up India'

The Chief Secretary reviewed the performance of banks under Stand Up India (SUI) scheme and observed that the percentage achievement for the year 2016-17 was only 28.81% of the target. He expressed his dissatisfaction at the low achievement and at the same time acknowledged the unique challenges faced by bankers while operating in the State.

Stand Up India performance as on 30/09/2017 since inception of the Scheme

Product	No of Accounts	Amount
Stand Up India	89	29.24 Crores

Agenda – 5

5. Review of achievement under Annual Credit Plan 2016-17

The Chief Secretary reviewed the performance of banks vis-à-vis Annual Credit Plan for the year 2016-17. He appreciated the banks for achieving 91.56% (2016-17) of the target as against 78.90% during the year 2015-16. The improvement in broad sector wise disbursements, especially under Agriculture and MSME, over the previous year was also noted. Here, he called upon the bankers to put in more effort and increase their lending's under agriculture sector during the year 2017-18 since their achievement was less than 50% during the previous year. The Chief Secretary also noted the performance of banks under Other Priority Sector (OPS) vis-à-vis previous year and suggested banks to arrest the declining trend. The APC also noted the performance of banks under Agriculture sector and suggested them to diversify their lending's not only for cultivation of cereals but also spices, fruits and flowers.

Agenda – 6

6. Review of Credit Deposit Ratio

The APC and Convenor SLBC called upon the bankers to focus on financing the agriculture and allied sectors in order to uplift the State's economy, create employment and also to improve the Credit Deposit Ratio (CDR). They suggested for financing of food processing units, agri-preneurs, Farmers' Producers Organization (FPO) and Credit Linked Subsidy Schemes by working closely with the Agri and Allied Departments.

The Chief Secretary and Chairman of the Committee observed that the CDR position as on 31st March 2017 (35.70%) has declined marginally over 31st March 2016 (36.36%) though in absolute terms there has been growth in both deposits and advances. However, the decline in CDR appears to be on account of advances not growing proportionately with deposits since majority of the bank branches are located in a few urban areas with very few opportunities for lending in the rural areas. This deprives the farmers and people in the rural areas from availing bank credit for undertaking Income Generating Activities (IGAs), he said.

As the CDR of the State was unsatisfactory, the Chief Secretary suggested the banks to increase the number and outreach of their rural branches. This will reverse the present trend which is highly skewed towards urban centers. He also suggested the banks to adopt a people friendly transfer policy, with longer tenures at one center for their officials, for improving the CDR.

The CD ratio of Banks in the State increased from 35.70% as at the end of March 2017 to 36.78% in June 2017, and to 38.82% as on Sept 2017. (Page 22-28)

Quarter	March 2017	June 2017	September 2017
Deposit	9838.19	9876.53	9890.52
Advances	3513.18	3632.54	3839.96
CD Ratio	35.70	36.78	38.82

7. Review of performance of Government sponsored Schemes.

The Chief Secretary expressed his dissatisfaction with the Department of Industries and Commerce since their senior officers were not present in the meeting to pilot the discussion on PMEGP, which is a GoI sponsored scheme. Hence, performance of banks under the Scheme during the year 2016-17 was not reviewed and the bank-wise PMEGP target for the year 2017-18 was considered as adopted without discussion.

The Secretary of Urban Development Department highlighted that his department is the nodal department for implementing the National Urban Livelihood Mission (NULM) scheme which covers only the district headquarters. Accordingly, loan applications are recommended by them to banks for credit linkage but progress under the Scheme is slow since the applications are not processed in time. As all the applicants are residing in district headquarters, he assured the bankers that issues relating to documentation and collateral could be easily addressed. Hence, he requested them to expeditiously process the loan applications.

The objectives, role of banks including NABARD and status regarding implementation of Dairy Entrepreneurship Development Scheme (DEDS) and National Livestock Mission – Entrepreneurship Development and Employment Development (NLM-EDEG) in the State of Nagaland was highlighted by the Commissioner & Secretary, Animal Husbandry & Veterinary Services. To increase and diversify their advances, the Chief Secretary called upon the bankers to finance livestock under the above Schemes, which are credit linked subsidy schemes with NABARD as the subsidy channelizing agency. This will not only create employment opportunities but also increase meat and milk production, he said.

The credit linkage of NSRLM-SHG had slowed down during the year 2016-17 due to demonetization and lack of sanctioning power with the Branch Managers of banks, the representative from Nagaland State Rural Livelihood Mission (NSRLM) said. To expedite the credit linkage process, the NSRLM has already taken up the matter with the corporate offices of respective banks since only 30% of the pending cases as on 31st March 2017 were sanctioned during the 1st quarter of the financial year 2017-18. She also requested the bankers for their continued support to their performing SHGs during the year 2017-18. The representative from NSRLM also conveyed the appreciation message of their Managing Director to NABARD for felicitating one of their SHGs as best performing SHG under Mokokchung district during NABARD's Foundation Day celebration at Dimapur on 12th July 2017. In this connection, the Convenor SLBC suggested NSRLM to go for joint inspection of the SHGs to facilitate their credit linkage without delay.

The Chief Secretary, appreciating the role played by NSRLM, called upon the bankers to consider lendings to NSRLM compliant SHGs as the safest form of investment as their recoveries is found to be very high. He also mentioned that their Managing Director should attend every SLBC meeting without fail.

The representative from Municipal Affairs Cell (MAC) informed that the performance under Pradhan Mantri Awas Yojana-Urban (PMAY-U) was dismal since the bankers were not entertaining the applications citing various reasons. During the course of discussion, it was highlighted that the peculiar land tenure system was the main bottleneck as it did not allow banks to create charge on land for mortgage. Here, the successful model adopted by Government of Assam by inking an MoA with banks was also discussed. As the situation demanded a unique solution for Nagaland State due to its peculiar land tenure system, the Chief Secretary suggested the MAC to study the Assam model and prepare a draft MoA, at an early date, for examination by Finance Department, GoN.

Agenda – 8

8. Review of Financial Inclusion and Social Security Schemes (PMSBY, PMJJBY and APY)

The Chief Secretary reviewed the performance of banks under Financial Inclusion and Social Security Schemes (*PMSBY, PMJJBY and APY*) as on 31st March 2017 vis-à-vis 31st March 2016. He noted with concern the slow progress made by banks under the three Social Security Schemes and issuance of RuPay cards vis-à-vis the total No. of bank accounts in the State.

Position of Social Security Schemes as on 30.09.2017

Scheme	Nos
PMJJBY	33830
PMSBY	65830
APY	1852
Rupay Card	171775

Agenda – 9

9. Review of Aadhaar Seeding and Direct Benefit Transfer

The Chief Secretary observed that the progress of mobile seeding with bank accounts appeared to be progressing well. However, he expressed deep concern with respect to Aadhaar seeding. Here, he instructed the Commissioner's office to keep in touch with all the Deputy Commissioners to expedite Aadhaar enrollment as it is now under their supervision.

Total no of operative individual SB accounts	No of operative individual SB accounts seeded with Aadhaar	% of Aadhaar seeding of SB accounts
928044	588949	63 %

Agenda – 10

10. Review of Corporate Social Responsibility during the financial year 2016-17

The Secretary, Urban Development Department requested banks for assistance under their CSR to construct community toilets in small towns which are headed by ADCs, SDOs, EACs and BDOs. Here, the Chief Secretary instructed the Department to provide the list of towns to Convenor SLBC for their information and necessary action. He also suggested that the local youths trained under the “Year of Construction Workers 2017” could be utilized for the construction of community toilets to make Nagaland “Open Defecation Free” State.

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017							
Bank Name	DEPOSITS		ADVANCES		CD Ratio		No.of Br.
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17	
ALLB	45351.27	46040.44	12984.95	13065.54	28.63	28.38	6
BOB	45394.79	44237.78	12675.36	15069.00	27.92	34.06	5
BOI	2828.00	3105.47	1207.00	1202.84	42.68	38.73	2
BOM	1580.80	1568.00	917.29	941.34	58.03	60.03	1
CAN	2809.00	3078.00	2382.00	2429.00	84.80	78.91	3
CBI	17643.69	16179.78	4495.38	4781.78	25.48	29.55	7
CORP	304.00	304.00	379.00	379.00	124.67	124.67	1
DENA	4.27	4.27	0.00	0.00	0.00	0.00	1
IDBI	28027.60	21969.40	6961.83	9152.89	24.84	41.66	4
INDIAN	5796.52	5684.40	724.31	625.62	12.50	11.01	1
IOB	451.61	505.00	295.91	545.00	65.52	107.92	1
PNB	6112.87	6112.87	5669.44	5669.44	92.75	92.75	1
PSB	59190.23	20667.00	1596.92	1774.50	2.70	8.59	2
SBI	479736.55	459614.23	199219.41	214228.04	41.53	46.61	68
SYN	3230.28	3230.28	1990.72	1990.72	61.63	61.63	1
UBI	19151.50	18157.00	5432.19	5317.00	28.36	29.28	3
UCO	27086.84	26209.59	7598.29	7939.91	28.05	30.29	6
UNION	3023.05	3023.05	1115.50	1115.50	36.90	36.90	1
VJB	52116.01	53924.58	12148.12	11809.47	23.31	21.90	6
TOTAL PSB	799838.88	733615.14	277793.62	298036.59	34.73	40.63	120
AXIS	77907.79	101679.43	17797.89	23314.03	22.84	22.93	9
BANDHAN	11615.13	15366.74	1312.84	1365.26	11.30	8.88	2
FED	33932.23	34115.23	6610.72	6631.72	19.48	19.44	2
HDFC	9511.48	9875.55	7805.11	7751.99	82.06	78.50	5
ICICI	12514.82	12958.47	372.37	365.28	2.98	2.82	7
INDUS	1782.87	3029.59	824.10	1745.32	46.22	57.61	2
SOUTH	4482.95	4752.20	352.76	955.53	7.87	20.11	1
YES	2601.87	2601.87	61.92	61.92	2.38	2.38	1
TOTAL PVT	154349.14	184379.08	35137.71	42191.05	22.77	22.88	29
TOTAL SCB	954188.02	917994.22	312931.33	340227.64	32.80	37.06	
TOTAL NSCB	58602.57	62902.54	36055.95	42823.37	61.53	68.08	21
TOTAL NRB	8871.39	8513.57	2330.88	2287.77	26.27	26.87	10
GRAND TOTAL	1021661.98	989410.33	351318.16	385338.78	34.39	38.95	180

DISTRICT WISE ACP FOR QUARTER II

DISTRICT WISE ACP FOR QUARTER II	Agri & Allied Sector				MSME				Other Priority Sector				Total Priority Sector			
	TARGET		ACHVMT		TARGET		ACHVMT		TARGET		ACHVMT		TARGET		ACHVMT	
	NO	AMT	NO	AMT	NO	AMT	NO	AMT	NO	AMT	NO	AMT	NO	AMT	NO	AMT
KOHIMA	12548	7165	1292	948.04	1850	7450	1051	3075.38	3250	10200	85	821.11	17648	24815	2420	4836.48
DIMAPUR	17470.00	9875.00	1284.00	6010.91	1015.00	13400.00	2086.00	7147.89	1365.00	5625.00	105.00	796.92	19850.00	28900.00	3467.00	13913.26
MOKOKCHUNG	9395	5380	1520	1131	616	2625	67	392	264	945	105	417	10275	8950	1692	1940
WOKHA	4940	2900	503	382.32	120	445	38	194.99	55	410	111	192.93	5115	3755	574	679.81
PHEK	4105	2250	361	181.7	450	1300	10	19.26	315	700	4	33.12	4870	4250	375	234.08
ZUNHEBOTO	4060	2290	240	128.84	530	4310	21	17.36	54	90	9	77	4599	6690	270	223.2
TUENSANG	3965	2290	927	536	57	85	0	0	19	70	4	6.8	4041	2445	931	542.8
LONGLENG	1250	700	0	3.2	45	60	8	26	52	54	113	403	1300	780	14	29.2
KIPHIRE	2350	1400	280	147.58	340	650	4	9.5	120	175	0	0	2810	2225	284	157.08
PEREN	2600	1600	361	211.76	70	720	8	12	120	495	0	0	2790	2815	369	223.76
MON	4682	2620	28	16.83	58	235	32	16	124	625	1	0.59	4864	3480	61	33.42
TOTAL	67365.00	38470.00	6796.00	9697.97	5151.00	31280.00	3325.00	10910.82	5738.00	19389.00	537.00	2748.47	78162.00	89105.00	10457.00	22813.32

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DISTRICT WISE ACP FOR QUARTER II	Non Priority Sector				Grand Total				
	TARGET		ACHVMT		TARGET		ACHVMT		
	NO	AMT	NO	AMT	NO	AMT	NO	AMT	AMT %
KOHIMA	5920	30900	2124	9273.19	23568	55715	4536	14109.67	25.32
DIMAPUR	1160.00	10650.00	2028.00	9875.16	21010.00	39550.00	5466.00	23788.42	60.15
MOKOKCHUNG	2566	9935	864	3647	12841	18885	2556	5587	29.59
WOKHA	1482	5090	470	1871.55	6597	8845	1044	2551.36	28.85
PHEK	1250	3250	254	749.67	6120	7500	629	983.582	13.11
ZUNHEBOTO	1180	3400	283	954.87	5779	10090	551	1200.83	11.90
TUENSANG	49	185	1223	4641	4090	2630	2154	5183.8	197.10
LONGLENG	250	700	0	0	1550	1480	0	0	0.00
KIPHIRE	700	1650	79	265.04	3510	4100	401.05	422.12	10.30
PEREN	95	740	98	393.63	2885	3555	467	617.39	17.37
MON	809	4420	47	143.27	5673	7890	108	176.69	2.24
TOTAL	15461.00	70920.00	7470.00	31814.58	93623.00	160240.00	17912.05	54621.29	34.09

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name: Phek						Rs in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.2017	30.09.2017	31.03.2017	30.09.2017	31.03.2017	30.09.2017			
SBI Phek	4133.94	3817.00	2494.40	2534.00	60.34	66.39	1	1	4
SBI Melluri	1929.85	2093.00	650.15	709.00	33.69	33.87	1	1	2
SBI Pfutsero	2879.52	2983.00	1526.46	1858.00	53.01	62.29	1	1	2
SBI Chizami	945.32	1156.00	1030.66	1079.00	109.03	93.34	1	1	2
SBI Chozuba	1163.47	1293.00	1440.77	1570.00	123.83	121.42	1	1	5
TOTAL SBI	11052.10	11342.00	7142.44	7750.00	64.63	68.33	5	5	15
NSCB Phek	912.17	962.72	1008.54	1100.86	110.56	114.35	1	1	0
NSCB Pfutsero	820.58	828.09	843.98	877.51	102.85	105.97	1	1	0
NSCB Chozuba	368.69	384.53	577.63	580.16	156.67	150.88	1	0	0
TOTAL NSCB	2101.44	2175.34	2430.15	2558.53	115.64	117.62	3	2	0
GRAND TOTAL	13153.54	13517.34	9572.59	10308.53	72.78	76.26	8	7	15

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Kiphire						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.2017	30.09.2017	31.03.2017	30.09.2017	31.03.2017	30.09.2017			
SBI Kiphire	4079.99	3734.00	2848.19	3055.00	69.81	81.82	1	1	1
SBI Pungro	600.45	647.00	466.52	645.00	77.70	99.69	1	0	2
TOTAL SBI	4680.44	4381.00	3314.71	3700.00	70.82	84.46	2	1	3
NSCB TOTAL	1455.75	1573.63	733.67	722.94	50.40	45.94	1	0	0
G.TOTAL	6136.19	5954.63	4048.38	4422.94	65.98	74.28	3	2	3

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Peren						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.2017	30.09.2017	31.03.2017	30.09.2017	31.03.2017	30.09.2017			
SBI-Jalukie	3425.67	3159.00	2739.70	2771.00	79.98	87.72	1	1	2
SBI Peren	3525.18	3976.00	3401.23	3367.00	96.48	84.68	1	2	2
SBI Tening	419.75	429.00	254.39	309.00	60.61	72.03	1	0	1
SBI	7370.60	7564.00	6395.32	6447.00	86.77	85.23	3	3	5
NSCB	1286.49	1283.35	1236.20	1233.98	96.09	96.15	1	1	0
G.TOTAL	8657.09	8847.35	7631.52	7680.98	88.15	86.82	4	4	5

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Dimapur						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.2017	30.09.17	31.03.2017	30.09.17	31.03.2017	30.09.2017			
ALLB Dimapur	38896.74	38896.74	7862.50	7862.50	20.21	20.21			
ALLB Medziphema	2032.50	2032.50	1227.00	1227.00	60.37	60.37			
ALLB-total	40929.24	40929.24	9089.50	9089.50	22.21	22.21	2	1	0
BOB	16444.16	17762.78	7501.76	9734.59	45.62	54.80	1	3	0
BOI	1801.00	1801.00	424.00	424.00	23.54	23.54	1	2	0
BOM	1580.80	1568.00	917.29	941.34	58.03	60.03	1	1	0
CAN	999.00	999.00	1392.00	1392.00	139.34	139.34	1	1	1
CBI	5976.00	5903.00	1485.61	1536.00	24.86	26.02	1	2	0
CORP	304.00	304.00	379.00	379.00	124.67	124.67	1	0	1
DENA	4.27	4.27	0.00	0.00	0.00	0.00			0
IDBI	17439.00	10240.67	3311.57	4560.80	18.99	44.54	1	1	1
INDIAN	5796.52	5684.40	724.31	625.62	12.50	11.01	1	0	1

IOB	451.61	505.00	295.91	545.00	65.52	107.92	1	1	
PNB	6112.87	6112.87	5669.44	5669.44	92.75	92.75	1	1	
PSB	56909.23	18003.00	1227.00	1375.00	2.16	7.64	1	1	
SBI-Dimapur	47163.44	42036.00	19999.37	22342.00	42.40	53.15	1	1	
SBI-Dimapur Bazar	23051.21	22791.00	15141.55	16122.00	65.69	70.74	1	1	
SBI-Dimapur E.B.	29218.60	34703.00	13271.30	13116.00	45.42	37.80	1	1	
SBI-Diphupar	6682.42	6272.00	2323.23	2590.00	34.77	41.29	1	1	
SBI-Chumkedima	12310.26	13320.00	4314.93	5387.00	35.05	40.44	1	3	
SBI-Rangapahar	12687.37	12757.00	3199.93	3182.00	25.22	24.94	1	3	
SBI-Rangapahar CA	4051.70	4752.00	3610.01	3726.00	89.10	78.41	1	3	
SBI--Purana Bazar	8948.33	9286.00	4705.17	5309.00	52.58	57.17	1	1	
SBI-Medziphema	4827.39	5037.00	3756.15	3819.00	77.81	75.82	1	2	
SBI-Old Market	13174.48	14412.00	3568.98	4160.00	27.09	28.86	1	1	
SBI-Golaghat Rd.	5113.39	4471.00	2509.10	2607.00	49.07	58.31	1	1	
SBI-Sukhovi	2756.40	2737.00	2702.35	2802.00	98.04	102.37	1	2	
SBI-Hornbil PB	22950.17	9616.00	1045.21	1178.00	4.55	12.25	1	1	
SBI-Niuland	88.13	159.00	0.00	35.00	0.00	22.01	1	1	
SBI-Total-14	193023.29	182349.00	80147.28	86375.00	41.52	47.37	14		
SYN	3230.28	3230.28	1990.72	1990.72	61.63	61.63	1	1	
UBI	8550.50	8461.00	4024.19	3865.00	47.06	45.68	2	2	
UCO Bank Dimapur	2261.31	2427.00	1740.74	1931.00	76.98	79.56	1	1	
UCO-Naharbai	985.89	685.00	464.60	564.00	47.12	82.34	1	1	
UCO-Diphupar	1755.79	1643.59	732.21	741.91	41.70	45.14	1	1	
UCO-Chumkedima	2975.32	3715.00	562.21	605.00	18.90	16.29	1	1	
UCO-TOTAL	7978.31	8470.59	3499.76	3841.91	43.87	45.36	4	4	
UNION	3023.05	3023.05	1115.50	1115.50	36.90	36.90	1	1	0
VJB-Main	17256.00	17746.55	6540.00	6413.18	37.90	36.14	1	2	0
VJB-Purana bz	4733.89	4733.89	925.13	925.13	19.54	19.54	1	1	1
VJB total	21989.89	22480.44	7465.13	7338.31	33.95	32.64	2	3	0
TOTAL PSB	392543.02	337831.59	130659.97	140798.73	33.29	41.68	57	54	5
AXIS-Dimapur	33268.54	44862.57	10214.61	15603.62	30.70	34.78	1	3	0
AXIS- Purana Bazar	8188.42	8188.42	2099.58	2099.58	25.64	25.64	1	3	0
AXIS-Kuda	3461.34	3461.34	716.38	716.38	20.70	20.70	1	2	0
AXIS-Chumkedima	580.30	580.30	12.99	12.99	2.24	2.24	1	1	1
AXIS total	45498.60	57092.63	13043.56	18432.57	28.67	32.29	4	9	
BANDHAN	11388.79	14832.45	1018.64	1029.75	8.94	6.94	1	1	
FED	31631.23	31631.23	6336.72	6336.72	20.03	20.03	1	1	0
HDFC	5564.25	5564.25	4230.99	4230.99	76.04	76.04	2	3	1
ICICI	6075.26	6075.26	236.90	236.90	3.90	3.90	2	2	1
INDUS	1251.46	1251.46	824.10	824.10	65.85	65.85	1	1	0
SOUTH	4482.95	4752.20	352.76	955.53	7.87	20.11	1	1	0
YES	2601.87	2601.87	61.92	61.92	2.38	2.38	1	1	0
TOTAL PVT	108494.41	123801.35	26105.59	32108.48	24.06	25.94	13	12	
NSCB-Dimapur	7219.70	7817.63	2917.13	3105.41	40.41	39.72			
NSCB-NSA	4083.28	4437.79	2622.76	2649.97	64.23	59.71			
NSCB-Chumkedima	1951.39	2344.57	1906.19	1869.84	97.68	79.75			
NSCB-Medziphema	750.79	1048.75	343.85	495.43	45.80	47.24			
NSCB-H.O.Complex	2252.38	2788.20	1208.39	1304.15	53.65	46.77			
NSCB-Head Office	289.40	294.16	6561.45	11557.70	2267.26	3929.05			
TOTAL NSCB	16546.94	18731.10	15559.77	20982.50	94.03	112.02			
NRB-Dimapur	1823.27	1512.12	367.03	361.57	20.13	23.91			
NRB-Purana Baz	305.78	301.55	292.78	277.25	95.75	91.94			
NRB-Nkiuland	122.75	118.34	43.39	40.02	35.35	33.82			
NRB-Burma Camp	351.01	334.10	113.46	116.86	32.32	34.98			
NRB TOTAL	2602.81	2266.11	816.66	795.70	31.38	35.11			
GRAND TOTAL	520187.18	482630.15	173141.99	194685.41	33.28	40.34			

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Kohima						Rs. in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03. 2017	30.09. 2017			
ALB	654.96	773.20	379.19	519.04	57.90	67.13	1	1	0
BOB	22770.00	20070.00	2834.00	2901.00	12.45	14.45	1	2	1
BOI	1027.00	1304.47	783.00	778.84	76.24	59.71	1	2	0
CAN	1210.00	1428.00	530.00	560.00	43.80	39.22	1	1	0
CBI	8637.00	7955.64	1612.00	1843.47	18.66	23.17	1	2	0
IDBI	8274.00	8755.29	1515.00	1948.31	18.31	22.25	1	4	2
PSB	2281.00	2664.00	369.92	399.50	16.22	15.00	1	1	1
SBI Main	85008.99	69961.00	12248.37	12664.00	14.41	18.10	1	41	0
SBI Bazar	29036.50	28683.00	7939.50	8824.00	27.34	30.76	1	6	0
SBI Lerie	41358.28	50617.00	11860.80	12193.00	28.68	24.09	1	3	0
SBI Nag. Sect.	14605.16	11020.00	2391.96	2564.00	16.38	23.27	1	1	0
SBI NST	1334.20	1615.00	675.49	948.00	50.63	58.70	1	0	0
SBI PBB	1011.98	1239.00	419.62	408.00	41.47	32.93	1	0	0
SBIsc.Coll.	2088.07	2086.00	393.79	563.00	18.86	26.99	1	1	0
SBI S-Zubza	407.29	476.00	73.13	166.00	17.96	34.87	1	0	3
SBI Zakhama	3378.15	4091.00	1768.96	1851.00	52.36	45.25	1	2	1
Chedema	3646.77	3554.00	1715.60	1806.00	47.04	50.82	1	1	1
SBI C. Complex	532.44	1070.00	92.43	230.00	17.36	21.50	1	0	0
SBI Tseminyu	2116.36	2256.00	1784.83	1890.00	84.33	83.78	1	1	2
SBI total	184524.19	176668.00	41364.48	44107.00	22.42	24.97	12	56	7
UBI	10601.00	9696.00	1408.00	1452.00	13.28	14.98	1	1	0
UCO Main	18504.10	17131.00	3858.40	3880.00	20.85	22.65	1	1	0
UCO Sectt	604.43	608.00	240.13	218.00	39.73	35.86	1	1	0
UCO bank total	19108.53	17739.00	4098.53	4098.00	21.45	23.10	2	2	0
VJB-Kohima	19931.00	21333.00	2864.00	2672.00	14.37	12.53	1	1	0
VJB-HSJ Branch	4588.99	4588.99	834.88	834.88	18.19	18.19	1	1	0
VJB Tseminyu	4453.01	4453.01	463.88	463.88	10.42	10.42	1	1	1
VJB total-	28973.00	30375.00	4162.76	3970.76	14.37	13.07	3	3	1
TOTAL PSB(11)	288060.68	277428.60	59056.88	62577.92	20.50	22.56	26	78	12
AXIS-Kohima	34512.83	34512.83	3768.25	3768.25	10.92	10.92	1	3	1
AXIS-P.R.Hill	6884.19	6884.19	246.99	246.99	3.59	3.59	1	2	1
AXIS-G.H.S.	246.78	246.78	0.00	0.00	0.00	0.00	1	1	1
AXIS-Total	28973.00	41643.80	4015.24	4015.24	13.86	9.64	3	6	3
BANDHAN	226.34	534.29	294.20	335.51	129.98	62.80	1	1	0
FED	2301.00	2484.00	274.00	295.00	11.91	11.88	1	1	0
HDFC	2836.23	3200.30	2061.12	2008.00	72.67	62.74	1	1	0
ICICI-Kohima	4178.25	4743.00	130.09	123.00	3.11	2.59	1	1	0
ICICI-Mohonkhola	1258.21	1328.30	0.00	0.00	0.00	0.00	1	1	0
ICICI -Total	5436.46	6071.30	130.09	123.00	2.39	2.03			
INDUS	531.41	1778.13	0.00	921.22	0.00	51.81	1	1	0
TOTAL PVT(6)	40304.44	55711.82	6774.65	7697.97	16.81	13.82	9	12	6
NRB Kohima	2697.04	2403.32	683.45	692.55	25.34	28.82	1	0	0
NRB Koh Village	2371.43	2533.99	128.59	132.90	5.42	5.24	1	0	0
NRB Chiephubozo	83.87	131.73	16.49	15.49	19.66	11.76	1	0	0
NRB total	5152.34	5069.04	828.53	840.94	16.08	16.59	3	0	0
NSCB-Kohima	8853.67	8352.02	1175.40	1223.68	13.28	14.65	1	1	0
NSCB-P.R.Hill	5531.65	5862.20	1862.84	1822.10	33.68	31.08	1	0	0
NSCB-HSJ	1292.83	1429.37	516.39	557.07	39.94	38.97	1	0	0
NSCB-Tseminyu	984.09	1249.32	662.41	616.21	67.31	49.32	1	0	0
NSCB-Total	16664.68	16892.91	4218.03	4219.06	25.31	24.98	4	1	0
G.TOTAL(19)	350182.14	355102.37	70878.09	75335.89	20.24	21.22	42	92	18

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Mokokchung				Rupees in Lakh				
	DEPOSITS		ADVANCES		CD Ratio		No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
ALB -Mokokchung	3242.00	3748.00	3220.00	3147.00	99.32	83.96			
ALB-Changki	525.07	590.00	296.26	310.00	56.42	52.54			
ALB-total	3767.07	4338.00	3516.26	3457.00	93.34	79.69	2	1	
BOB-Mokokchung	3564.00	3698.00	1325.29	1349.00	37.19	36.48			
BOB-Ungma	1025.00	1039.00	516.45	529.41	50.39	50.95			
BOB-total	4589.00	4737.00	1841.74	1878.41	40.13	39.65	2	1	
CAN	600.00	651.00	460.00	477.00	76.67	73.27	1	1	
CBI-Mokokchung	413.80	425.19	252.62	256.28	61.05	60.27			
CBI-Kubolong	95.00	137.00	74.00	123.00	77.89	89.78			
CBI-total	508.80	562.19	326.62	379.28	64.19	67.46	2	1	
IDBI	2312.10	2876.29	2135.26	2589.24	92.35	90.02	1	3	
SBI-Mokokchung	10810.20	9661.00	11025.94	12230.00	102.00	126.59			
SBI-Mokokchung Baz	5587.61	5772.00	6394.32	6756.00	114.44	117.05			
SBI-Tsurangkong	122.84	187.00	32.32	161.00	26.31	86.10			
SBI-Monkolemba	2272.45	2278.00	2607.60	2600.00	114.75	114.14			
SBI-Changtongya	364.38	487.00	204.30	307.00	56.07	63.04			
SBI-Chuchuyimlang	731.93	719.00	389.98	350.00	53.28	48.68			
SBI-Tuli	1127.67	1155.00	535.86	544.00	47.52	47.10			
SBI-Tuli Town	2016.01	1892.00	845.58	933.00	41.94	49.31			
SBI Total	23033.09	22151.00	22035.90	23881.00	95.67	107.81	8	25	25
TOTAL PSB	34810.06	35315.48	30315.78	32661.93	87.09	92.49	16	32	25
AXIS	2008.00	2008.00	366.22	366.22	18.24	18.24	1	2	
HDFC	1111.00	1111.00	1513.00	1513.00		136.18	1	1	
ICICI	809.00	809.00	5.38	5.38	0.67	0.67	1	1	
TOTAL PVT	3928.00	3928.00	1884.60	1884.60	47.98	47.98	3	4	
NRB	267.92	279.18	339.07	326.23	126.56	116.85	1		
TOTAL NRS	267.92	279.18	339.07	326.23	126.56	116.85	1		
NSCB-Mokokchung	4603.77	5008.77	2633.53	2876.21	57.20	57.42			
NSCB-Changtongya	722.10	774.76	1108.08	1164.17	153.45	150.26			
NSCB-Tuli	424.14	420.54	981.87	963.36	231.50	229.08	3		
TOTAL NSCB	5750.01	6204.07	4723.48	5003.74	82.15	80.65	3		
GRAND TOTAL	44755.99	45726.73	37262.93	39876.50	83.26	87.21	23	36	25

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name :Wokha				Rupees in Lakh				
	DEPOSITS		ADVANCES		CD Ratio		No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
BOB	1591.63	1668.00	497.86	555.00	31.28	33.27			
CBI	222.56	348.64	206.03	250.03	92.57	71.72			
IDBI-Ralan	2.50	97.15	0.00	54.54	0.00	56.14			
SBI-Wokha	7778.58	8499.19	7608.82	8127.49	97.82	95.63	5	5	1
SBI-Wokha Bazar	682.70	750.81	992.64	943.65	145.40	125.68	1	1	
SBI-Baghty	497.52	537.21	338.33	323.30	68.00	60.18			
SBI-Bhandari	1082.72	1122.35	781.68	752.09	72.20	67.01			
SBI-Doyang	1288.53	1447.64	851.90	872.90	66.11	60.30			
SBI Total-	11330.05	12357.20	10573.37	11019.43	93.32	89.17	1		
TOTAL PSB	13146.74	14470.99	11277.26	11879.00	85.78	82.09	7		
AXIS	1428.19	935.00	372.87	500.00	26.11	53.48	1	1	
ICICI	194.10	2.91	0.00	0.00	0.00	0.00	1	1	
TOTAL PVT	1622.29	902.20	372.87	400.00	22.98	44.34	2		
NRB TOTAL	451.49	462.95	144.92	132.89	32.10	28.71	1	0	
NSCB TOTAL	3103.35	3520.02	1493.66	1618.06	48.13	45.97	1	8	
GRAND TOTAL	18323.87	19275.81	13288.71	13904.14	72.52	72.13	11	8	0

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Zunheboto						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
SBI-Zunheboto	6398.42	5655.58	6533.14	6280.82	111.06	111.06			
SBI-Zunheboto Bazar	682.91	874.54	458.92	559.52	63.98	63.98			
SBI Aghunato	320.41	354.11	331.26	411.71	116.38	116.27			
SBI-Akulato	937.58	996.45	822.43	849.82	85.34	85.28			
SBI-Satakha	1392.05	1808.19	1211.24	1321.00	73.23	73.06			
SBI-Lumami	5643.04	3289.00	709.30	724.74	22.04	22.04			
TOTAL SBI	15374.41	12977.87	10066.29	10147.61	78.23	78.19	6	5	
CBI TOTAL	363.85	456.31	326.86	416.00	89.83	91.17	1		
TOTAL PSB	15738.26	13378.12	10393.15	10500.34	66.04	78.49			
TOTAL NRB	396.83	436.29	201.70	192.01	50.83	44.01	1		
TOTAL NSCB	3556.36	3824.00	2454.25	3513.00	69.01	91.87	1		
GRAND TOTAL	19691.45	17452.94	13049.10	13151.29	66.27	75.35	9	5	0

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September ,2017									
Bank Name	District Name : Mon						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
SBI Mon	9421.14	10368.00	4464.01	4464.00	47.38	43.06	1	2	1
SBI Mon Bazar	380.85	508.00	53.42	76.00	14.03	14.96	1	2	1
SBI Aboi	971.06	1032.00	652.80	765.00	67.23	74.13	1	1	1
SBI Naginimora	1855.76	1705.00	1216.60	1044.00	65.56	61.23	1	1	0
TOTAL SBI	12628.81	13613.00	6386.83	6349.00	50.57	46.64	4	6	
CBI TOTAL	1935.48	954.00	538.26	357.00	27.81	37.42	1	1	1
VJB Naginimora	1153.12	1069.14	520.23	500.40	45.11	46.80	0	0	1
TOTAL NSCB	4044.62	4215.12	1834.83	1806.56	45.36	42.86	1	1	0
GRAND TOTAL	19762.03	19851.26	9280.15	9012.96	46.96	45.40	6	8	5

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Tuensang						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
SBI-Tuensang	7093.03	6743.00	7045.40	9244.00	99.33	137.09			
SBI Tuensang Bazar	1004.25	1084.00	464.91	526.00	46.29	48.52			
SBI Shamator	588.47	653.00	206.23	241.00	35.05	36.91			
SBI Noksen	127.47	164.00	85.38	79.00	66.98	48.17			
SBI Noklak	2312.38	2268.00	497.88	576.00	21.53	25.40			
SBI Chare	608.30	623.00	489.97	628.00	80.55	100.80			
SBI Longkhim	758.73	944.00	773.37	863.00	101.93	91.42			
Total SBI	12492.63	12479.00	9563.14	12157.00	76.55	97.42			
TOTAL NSCB	4092.93	4483.00	1371.91	1165.00	33.52	25.99	1	0	
GRAND TOTAL	16585.56	16962.00	10935.05	13322.00	65.93	78.54	7	6	

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017									
Bank Name	District Name : Longleng						Rupees in Lakh		
	DEPOSITS		ADVANCES		CD Ratio	CD Ratio	No.of Br.	No.of ATMs	No.of CSPs
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17			
TOTAL SBI	4226.94	3732.16	2229.65	2295.00	52.75	61.48	1	2	5
GRAND TOTAL	4226.94	3732.16	2229.65	2295.37	52.75	61.48	1	2	2

Bank Wise Deposits, Advances ,CD Ratio,No.of Branches,ATMs & CSPs for the quarter ended September,2017							
Bank Name	DEPOSITS		ADVANCES		CD Ratio		No.of Br.
	31.03.17	30.09.17	31.03.17	30.09.17	31.03.17	30.09.17	
ALLB	45351.27	46040.44	12984.95	13065.54	28.63	28.38	6
BOB	45394.79	44237.78	12675.36	15069.00	27.92	34.06	5
BOI	2828.00	3105.47	1207.00	1202.84	42.68	38.73	2
BOM	1580.80	1568.00	917.29	941.34	58.03	60.03	1
CAN	2809.00	3078.00	2382.00	2429.00	84.80	78.91	3
CBI	17643.69	16179.78	4495.38	4781.78	25.48	29.55	7
CORP	304.00	304.00	379.00	379.00	124.67	124.67	1
DENA	4.27	4.27	0.00	0.00	0.00	0.00	1
IDBI	28027.60	21969.40	6961.83	9152.89	24.84	41.66	4
INDIAN	5796.52	5684.40	724.31	625.62	12.50	11.01	1
IOB	451.61	505.00	295.91	545.00	65.52	107.92	1
PNB	6112.87	6112.87	5669.44	5669.44	92.75	92.75	1
PSB	59190.23	20667.00	1596.92	1774.50	2.70	8.59	2
SBI	479736.55	459614.23	199219.41	214228.04	41.53	46.61	68
SYN	3230.28	3230.28	1990.72	1990.72	61.63	61.63	1
UBI	19151.50	18157.00	5432.19	5317.00	28.36	29.28	3
UCO	27086.84	26209.59	7598.29	7939.91	28.05	30.29	6
UNION	3023.05	3023.05	1115.50	1115.50	36.90	36.90	1
VJB	52116.01	53924.58	12148.12	11809.47	23.31	21.90	6
TOTAL PSB	799838.88	733615.14	277793.62	298036.59	34.73	40.63	120
AXIS	77907.79	101679.43	17797.89	23314.03	22.84	22.93	9
BANDHAN	11615.13	15366.74	1312.84	1365.26	11.30	8.88	2
FED	33932.23	34115.23	6610.72	6631.72	19.48	19.44	2
HDFC	9511.48	9875.55	7805.11	7751.99	82.06	78.50	5
ICICI	12514.82	12958.47	372.37	365.28	2.98	2.82	7
INDUS	1782.87	3029.59	824.10	1745.32	46.22	57.61	2
SOUTH	4482.95	4752.20	352.76	955.53	7.87	20.11	1
YES	2601.87	2601.87	61.92	61.92	2.38	2.38	1
TOTAL PVT	154349.14	184379.08	35137.71	42191.05	22.77	22.88	29
TOTAL SCB	954188.02	917994.22	312931.33	340227.64	32.80	37.06	
TOTAL NSCB	58602.57	62902.54	36055.95	42823.37	61.53	68.08	21
TOTAL NRB	8871.39	8513.57	2330.88	2287.77	26.27	26.87	10
GRAND TOTAL	1021661.98	989410.33	351318.16	385338.78	34.39	38.95	180

DISTRICT WISE DEPOSITS, ADVANCES & CD RATIO AS ON 30.06.2017						
Name of District	DEPOSITS		ADVANCES		CD Ratio	CD Ratio
	31.03.17	30.06.17	31.03.17	30.06.17	31.03.17	30.06.17
Kohima	348923.93	339271.68	70878.09	72545.61	20.31	21.38
Dimapur	483602.95	487316.36	173141.99	180984.01	35.80	37.14
Phek	13153.54	15940.09	9572.59	9897.93	72.78	62.09
Mokokchung	44755.99	44249.62	37262.93	39064.14	83.26	88.28
Wokha	18323.87	20573.33	13288.71	13689.27	72.52	66.54
Zunheboto	19691.45	16949.81	13049.10	12698.99	66.27	74.92
Tuensang	16585.56	18995.64	10935.05	11779.47	65.93	62.01
Mon	19762.03	22621.51	9280.15	8694.82	46.96	38.44
Kiphire	6136.19	6312.50	4048.38	4023.07	65.98	63.73
Peren	8657.09	9990.62	7631.52	7621.45	88.15	76.29
Longleng	4226.94	5432.06	2229.65	2254.80	52.75	41.51
Total	983819.54	987653.22	351318.16	363253.56	35.71	36.78

DISTRICT WISE DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2017						
Name of District	DEPOSITS		ADVANCES		CD Ratio	CD Ratio
	31.03.2017	30.09.2017	31.03.2017	30.09.2017	31.03.2017	30.09.2017
Kohima	350182.14	355102.37	70878.09	75335.89	20.24	21.22
Dimapur	520187.18	482630.15	173141.99	194685.41	33.28	40.34
Phek	13153.54	13517.34	9572.59	10308.53	72.78	76.26
Mokokchung	44755.99	45726.73	37262.93	39876.50	83.26	87.21
Wokha	18323.87	19275.81	13288.71	13904.14	72.52	72.13
Zunheboto	19691.45	17452.94	13049.10	13151.29	66.27	75.35
Tuensang	16585.56	16962.00	10935.05	13322.00	65.93	78.54
Mon	19762.03	19851.26	9280.15	9012.96	46.96	45.40
Kiphire	6136.19	5954.63	4048.38	4422.94	65.98	74.28
Peren	8657.09	8847.35	7631.52	7680.98	88.15	86.82
Longleng	4226.94	3732.16	2229.65	2295.37	52.75	61.50
Total	1021661.98	989052.74	351318.16	383996.01	34.39	38.82

Progress of Aadhar seeding of Nagaland as on 30.09.2017

Bank name	Total no of operative individual SB accounts	No of operative individual SB accounts seeded with Aadhaar	% of Aadhaar seeding of SB accounts	No. of operative individual accounts with mobile seeded	% of mobile seeding of SB accounts
ALLB	29132	23457	81	23597	80
AXIS	39395	4827	12	38500	97
BB	1270	1092	86	1210	95
BOB	8994	5588	62	8900	99
BOI	11084	5653	51	11000	99
BOM	3017	941	31	3017	100
CAN	5213	2033	39	5200	99
CBI	18642	4391	24	17910	96
CORP	8195	1344	16	7512	92
FED	7142	857	12	7050	98
HDFC	11969	1895	16	11212	94
ICICI	2100	165	8	2058	98
IDBI	17626	7798	44	15335	87
INDIAN	5677	3286	58	2989	53
INDUS	2280	849	37	2098	98
IOB	3583	1827	51	3450	96
PNB	6301	1106	18	6050	96
PSB	10301	7552	73	9991	97
SBI	617353	477160	77	580311	94
SOUTH	300	9	3	300	100
SYN	7357	2377	32	7100	96
UBI	22971	4717	21	21333	92
UCO	30329	15101	50	28205	93
UNION	4720	684	15	4295	92
VJB	23014	9468	41	21244	92
YES	1137	455	40	1137	100
NRB	28942	4276	15	26050	90
TOTAL	928044	588949	63	867054	93

Sr No	Bank Type Name	Bank Name	[Amount Rs. in Crores]									Total			
			Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			No Of A/Cs	Sanction Amt	Disbursement Amt	
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt				
1	SBI and Associates														
1.1		State Bank of India	68	0.30	0.30	235	4.83	4.78	91	7.32	7.13	394	12.46	12.19	
		Total	68	0.30	0.30	235	4.83	4.78	91	7.32	7.13	394	12.46	12.19	
2	Public Sector Commercial Banks														
2.1		Allahabad Bank	6	0.02	0.02	63	1.88	1.60	13	1.04	0.77	82	2.75	2.39	
2.2		Bank of Baroda	97	0.48	0.47	125	2.85	2.75	33	2.79	2.64	255	6.12	5.88	
2.3		Bank of India	3	0.02	0.02	31	0.79	0.79	2	0.13	0.02	36	0.93	0.82	
2.4		Bank of Maharashtra	2	0.01	0.01	0	0.00	0.00	1	0.10	0.10	3	0.11	0.11	
2.5		Canara Bank	51	0.24	0.24	21	0.54	0.54	5	0.39	0.39	77	1.17	1.17	
2.6		Central Bank of India	70	0.14	0.14	60	1.24	1.24	14	1.57	1.57	144	2.95	2.95	
2.7		Corporation Bank	11	0.05	0.04	3	0.13	0.12	0	0.00	0.00	14	0.18	0.17	
2.8		Indian Bank	0	0.00	0.00	4	0.05	0.05	3	0.25	0.21	7	0.30	0.26	
2.9		Indian Overseas Bank	0	0.00	0.00	6	0.11	0.11	13	0.81	0.81	19	0.93	0.92	
2.10		Punjab National Bank	5	0.03	0.02	1	0.01	0.01	3	0.36	0.15	9	0.34	0.17	
2.11		Syndicate Bank	0	0.00	0.00	3	0.08	0.06	1	0.10	0.10	4	0.18	0.16	
2.12		Union Bank of India	0	0.00	0.00	7	0.17	0.17	2	0.12	0.12	9	0.29	0.29	
2.13		United Bank of India	10	0.05	0.05	22	0.38	0.35	2	0.11	0.11	34	0.54	0.51	
2.14		Punjab & Sind Bank	0	0.00	0.00	4	0.15	0.06	6	0.47	0.17	10	0.62	0.23	
2.15		UCO Bank	10	0.04	0.04	32	0.71	0.43	5	0.48	0.33	47	1.23	0.80	
2.16		Vijaya Bank	20	0.09	0.09	43	1.20	1.16	10	0.88	0.88	73	2.18	2.13	
2.17		DBI Bank Limited	0	0.00	0.00	27	0.48	0.48	19	1.41	1.41	46	1.89	1.89	
		Total	285	1.17	1.13	452	10.59	9.91	132	10.94	9.78	869	22.70	20.82	
3	Private Sector Commercial Banks														
3.1		Federal Bank	0	0.00	0.00	1	0.05	0.00	0	0.00	0.00	1	0.05	0.00	
3.2		ICICI Bank	0	0.00	0.00	6	0.10	0.10	0	0.00	0.00	6	0.10	0.10	
3.3		IndusInd Bank	0	0.00	0.00	0	0.00	0.00	3	0.20	0.20	3	0.20	0.20	
3.4		Bandhan Bank	2532	8.03	8.03	0	0.00	0.00	0	0.00	0.00	2532	8.03	8.03	
		Total	2532	8.03	8.03	7	0.15	0.10	3	0.20	0.20	2542	8.37	8.32	
4	NBFC-Micro Finance Institutions														
4.1		JANALAKSHMI FINANCIAL SERVICES LIMITED	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
4.2		RGVN (NORTH EAST) MICROFINANCE LIMITED	2083	4.59	4.59	0	0.00	0.00	0	0.00	0.00	2083	4.59	4.59	
4.3		Arohan Financial Services Pvt. Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
		Total	2083	4.59	4.59	0	0.00	0.00	0	0.00	0.00	2083	4.59	4.59	
		Grand Total	4958	14.09	14.05	694	15.57	14.77	226	16.48	17.10	888	48.12	45.92	

Bank type : ALL Scheme : ALL State : Nagaland Financial Year: 2017-2018
 Bank : ALL Category : ALL District : ALL Data Till Date : 29/09/2017

Sr No	State/District	[Amount Rs. in Crores]									Total		
		Shishu			Kishore			Tarun			No Of A/Cs	Sanctioned Amt	Disbursement Amt
No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt					
1	Nagaland												
1.1	Dimapur	3854	10.77	10.75	303	6.28	5.03	103	8.15	7.84	4300	25.20	24.61
1.2	Kohima	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
1.3	Kohima	911	2.98	2.97	173	4.44	4.01	74	6.28	5.60	1758	13.69	12.58
1.4	Lunglei	3	0.01	0.01	1	0.01	0.01	3	0.14	0.14	6	0.16	0.16
1.5	Wokichung	50	0.22	0.22	130	3.11	3.00	35	2.74	2.59	215	6.07	5.91
1.6	Wan	5	0.01	0.01	4	0.04	0.04	0	0.00	0.00	9	0.05	0.05
1.7	Wan	0	0.00	0.00	10	0.16	0.14	3	0.15	0.15	13	0.30	0.30
1.8	Phok	0	0.00	0.00	5	0.19	0.19	1	0.13	0.13	6	0.32	0.32
1.9	Tuensang	0	0.00	0.00	2	0.03	0.03	0	0.00	0.00	2	0.03	0.03
1.10	Waha	30	0.05	0.05	90	1.11	1.11	1	0.08	0.08	121	1.25	1.25
1.11	Zunheboto	15	0.03	0.03	6	0.23	0.23	3	0.83	0.83	24	1.09	1.09
	Total	4958	14.09	14.05	694	15.57	14.77	226	16.48	17.10	888	48.12	45.92

Performance of Mudra Loans as on 30.09.2017 Since inception of the scheme

Product	No.of accounts	Amount disbursed(in crores)
Sishu	12691	40.16
Kishore	3837	90.76
Tarun	1297	86.07
Total Mudra	17825	216.99

MINUTES OF STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2017 HELD ON 25TH JUNE 2017 AT CAPITAL CONVENTION CENTRE, KOHIMA.

The meeting of State Level Bankers' Committee, Nagaland for March 2017 quarter was held on 25th June 2017 at Capital Convention Centre, Kohima. It was chaired by Shri Pankaj Kumar, IAS, Chief Secretary to the Government of Nagaland and attended by Shri K.D. Vizo, Comm & Secy. IT, Shri M.K. Mero Comm. & Secy. AH & Vetty. Services, Shri Taliremba, OSD (Fin), Shri T. Imkonglemba Ao, IAS, Comm. & Secy. and APC, Shri Umesh J. Panaria, DGM, RBI, Shri S.K. Dhumal, GM, NABARD, Shri A.K. Sinha, AGM, RBI, Shri Debojyoti Dutta, AGM, SBI, Dimapur and senior officials of State Government and Banks. The list of participants is enclosed as Annexure I.

SLBC Convenor welcomed all the participants and requested the Chief Secretary, Chairman of SLBC to preside over the meeting. The Chief Secretary while addressing the house requested everyone present in the meeting for their active participation in the discussion. Thereafter Shri Debojyoti Dutta, AGM, took up the agenda for discussion.

1. ADOPTION OF MINUTES

OSD (Fin), pointed out that there was a difference in the edited / verified minutes approved by Chairman of the Committee and the one presented in the background paper of the meeting. Hence, he has strictly advised that the minutes approved by the Chairman should not be modified in future. Thereafter, the House confirmed and adopted the minutes of SLBC meeting held on 13th April 2017 as no request for amendment was received.

2. FOLLOW UP ACTION POINTS OF THE SLBC MEETING DATED 13.04.2017

The follow up on action points emerged during the last meeting was taken up by the Chief Secretary as follows:

Action points	Action taken report
a) Opening of SBI Branch at Tobu	LDM Mokochung informed that construction of the building is complete and the process for opening the branch is at an advanced stage
b) Opening of SBI Branch at Peren DC Hq (SBI & DC Peren)	LDM Kohima informed that joint inspection for opening of SBI Branch at Peren DC Hq. has already been conducted followed by many rounds of meeting with DC, Peren. The Chief Secretary instructed the bank to conduct a joint visit within the next fortnight to finalize the location and other requirements
c) Jeevan Pramaan Digital Life Certificate for Pensioners	LDM Kohima informed that bank wise data is not readily available. The Chief Secretary instructed Convenor Bank to collect the latest data from all banks and furnish it in the next meeting for a meaningful review

d) Lack of Bankable Scheme for Mithun farming	Comm. & Secy., AH. & Vetty. Services informed that he had written to the Ministry, GoI for financing Mithun farmers on the lines of National Livestock Mission – Entrepreneurship Development and Employment Generation (NLM-EDEG). To facilitate the process, the NRCM & ICAR Jharnapani was requested to provide technical support
e) Opening of SBI Branch at Yajang ‘C’ village under Mokokchung district	LDM Mokokchung informed that preliminary survey was conducted but it was found not feasible for opening a bank branch since the population was less than 5000

f) UNBANKED BLOCKS:

Sl. No	Block/District	Bank	Remarks	Decision of SLBC
1	Chunlikha, Kohima	Axis	Axis Bank has appointed BC. Which is contrary to their earlier assurance to open a Bank branch, the Chief Secretary said	The progress will be monitored by SLBC
2	Botsa, Kohima	VJB	The Vijaya Bank representative was unable to provide any input in the matter.	The Chief Secretary expressed his displeasure and instructed Convenor SLBC to take up the matter with their Controlling Office. The bank to open the branch without any further delay
3	Khuhuboto, Dimapur	Fed.	The Federal Bank representative was unaware about his bank's responsibility to open a bank branch at Khuhuboto, Dimapur	The Chief Secretary expressed his displeasure and instructed the bank to conduct preliminary study and submit the report at the earliest
4	Dhansiripar, Dimapur	Indian Bank	The Branch Manager informed that a 2 nd survey has been conducted and a positive report will be submitted to their HO for opening the branch. In the meantime, they have appointed a BC through whom they are extending banking services in the block, he said	The Chief Secretary appreciated the bank and instructed them to open the branch during the current financial year 2017-18

5	Athibung, Peren	BoB	Chief Manager, BoB informed that the preliminary survey could not be conducted due to the rainy season	The reply of the Chief Manager was not acceptable. He was instructed to complete the survey and submit the report at the earliest
6	Chessore, Tuensang	ICICI	-Absent-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the CEO of the Bank. The branch should be opened without any delay
7	Tamlu Longleng	SBI	Construction of the building is complete and the process for opening the branch is already underway, the LDM informed	The Chief Secretary instructed the bank to expedite the process and open the branch by September 2017
8	Ongpangkong (South), Mokokchung	SBI	Preliminary survey yet to be conducted due to the rainy season, the LDM informed	The Chief Secretary instructed the bank to expedite the survey and submit the report at the earliest
9	Tobu, Mon	SBI	Construction of building is complete and the process for opening the branch is already underway, the LDM informed	The Chief Secretary instructed the bank to expedite the process and open the branch by September 2017
10	Satoi, Zunheboto	ALB	The matter has already been placed before their HO	ALB to expedite the process
11	Akuhaito-Atoizutown, Zunheboto	UCO	Survey already conducted but RBI has imposed certain restrictions including branch expansion, the bank said	The SLBC will monitor the situation and take up the matter with UCO bank
12	West Ralan, Wokha	Axis	The bank has plans to open 3-4 branches in other districts. Hence, they requested the House to give them some relaxation in respect of West Ralan block	The Chief Secretary categorically informed that the request for re-allocation of blocks cannot be accepted. However, they can inter-change it with another bank on mutual understanding, he said
13	Ralan, Wokha	IDBI	The branch is opened and functioning	The House appreciated IDBI for opening the branch
14	Aghunaqa, Dimapur	PNB	The bank has already taken up the matter with their Circle Office and are hopeful of opening the branch during the current financial year 2017-18	PNB to communicate their decision and action plan to SLBC for opening the branch

15	Panso, Tuensang	CBI	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with their CEO. The branch should be opened without any delay
16	Thonokyu, Tuensang	HDFC	The bank informed that they are unable to open the branch due to its remote location. Hence, they have appointed a BC	The Chief Secretary said that the bank's response is not acceptable. The bank was instructed to open the branch without any further delay
17	Sakshi, Longleng	SBI	The LDM informed that 2 CSPs have been appointed and functioning smoothly	SBI to expedite the process for opening a branch and seek the assistance of GoN for other requirements, if any
18	Longchem,M okokchung	BoB	Survey conducted but opening of bank branch in Longchem block is not feasible due to its remote location, low population and poor road connectivity, the bank said.	The Chief Secretary disagreed with the view of the bank and in turn instructed Convenor SLBC and Finance Department to take up the matter with the CMD of the bank to expedite opening of the branch. If required, the assistance of the Commissioner's office and District Administration may also be sought, he said
19	Chen, Mon	IDBI	The bank has conducted preliminary survey but opening of a branch has been put on hold due to certain restrictions imposed by RBI	The Chief Secretary expressed his disappointment since the bank had not even appointed a BC. He stated that the stand of GoN is very clear regarding opening of brick and mortar branches in every unbanked blocks of the State
20	Wakching, Mon	PSB	-Absent-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO. The branch should be opened without any delay

21	Angjyangyang, Mon	UNION	The bank has conducted survey and found not feasible for opening a branch due to non-availability of RCC building and connectivity. Hence, they have already appointed a BC/CSP for the time being. Here, the bank's representative also informed that the bank will be undertaking another survey to find a suitable location for setting up the branch	The Chief Secretary instructed the representative from Commissioner's office to take up the matter with District Administration of Mon and facilitate the bank for opening a branch without any further delay. The progress in this regard will be reported in the next SLBC meeting
22	Phomching, Mon	VJB	The Vijaya Bank representative was unable to provide any input in the matter.	The Chief Secretary expressed his displeasure and instructed Convenor SLBC to take up the matter with the bank's CEO. The bank should open the branch without any further delay
23	Suruhuto, Zunhdeboto	UBI	The bank has conducted survey and recommended, to their HO, for opening a branch	Decision of HO is awaited
24	Chukitong, Wokha	BoB	The bank informed that they will conduct the survey before the next SLBC meeting	The Chief Secretary instructed the bank to conduct the survey and set up the branch
25	Changpang, Wokha	SBI	Survey conducted. The LDM informed that the earlier branch was closed down as it was incurring losses. Hence, they have appointed a BC to extend banking services in the area	The Chief Secretary instructed the bank to re-open the branch
26	Longmatra, Kiphire	BoI	The bank has already conducted the survey but proper RCC building not found. Hence, they have appointed aCSP for the time being. In the meantime, they have also extended housing loan for construction of RCC building to be used as bank premises in due course	The Chief Secretary instructed the representative from Commissioner's office to take up the matter with District Administration of Kiphire and facilitate the bank in opening the branch without any further delay

27	Khonsa, Kiphire	CAN	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO. He also instructed the Commissioner's office to facilitate the bank in securing an RCC building in the area for setting up the branch
28	Sitimi, Kiphire	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional since the engineers are unable to make frequent visits to the site	DC of Kiphire to convene a meeting of all stakeholders viz. banks, BSNL and IT Department to sort out the issue
29	Weziho, Phek	BoM	-Absent during the discussion (<i>arrived late</i>)-	The absence of the bank was viewed very seriously by the Chief Secretary. Accordingly, he instructed Convenor SLBC and Finance department to take up the matter with the bank's CEO
30	Kikruma, Phek	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional	The bank was instructed to open a branch without any further delay taking into consideration the location and size of the village
31	Chetheba, Phek	SBI	The LDM informed that the bank has already appointed CSP and supplied V-SAT. However, the V-SAT is non-functional	The LDM informed that he will be visiting the location to address the issue

3. Review of Doubling Farmers Income by the year 2022

The Chief Secretary, while reviewing the performance of banks under crop loan and KCC vis-à-vis targets for the year 2016-17, observed that the performance of the State as a whole was not satisfactory. Non-participation of some banks in issuing KCCs is a matter of concern and needs to be addressed if we are to achieve the stated objective of GoI to double farmers' income by the year 2022, he said. He also suggested banks and State Government officials to discuss this matter in the district level meetings and facilitate issuance of KCCs to farmers.

Echoing the same view, the Agriculture Production Commissioner (APC) also stressed on the importance of credit for increasing production and productivity by the farmers. However, access to credit by farmers will be possible only with the increase of branch network throughout the State which is still an agriculture based economy. For improving the accessibility, the banks will have to work closely with the State Government, Village Development Boards and the community thereby facilitating issuance of more KCCs and promoting Direct Benefit Transfers (DBTs), he said.

The General Manager, NABARD highlighted the Joint Liability Group (JLG) scheme of NABARD as a means of extending credit through group mode. He also called upon the bankers to adopt the JLG mode of financing as it ensures better utilization of bank loan including timely repayment.

4. Review of 'Stand Up India'

The Chief Secretary reviewed the performance of banks under Stand Up India (SUI) scheme and observed that the percentage achievement for the year 2016-17 was only 28.81% of the target. He expressed his dissatisfaction at the low achievement and at the same time acknowledged the unique challenges faced by bankers while operating in the State.

5. Review of achievement under Annual Credit Plan 2016-17

The Chief Secretary reviewed the performance of banks vis-à-vis Annual Credit Plan for the year 2016-17. He appreciated the banks for achieving 91.56% (2016-17) of the target as against 78.90% during the year 2015-16. The improvement in broad sector wise disbursements, especially under Agriculture and MSME, over the previous year was also noted. Here, he called upon the bankers to put in more effort and increase their lending's under agriculture sector during the year 2017-18 since their achievement was less than 50% during the previous year. The Chief Secretary also noted the performance of banks under Other Priority Sector (OPS) vis-à-vis previous year and suggested banks to arrest the declining trend. The APC also noted the performance of banks under Agriculture sector and suggested them to diversify their lending's not only for cultivation of cereals but also spices, fruits and flowers.

6. Review of Credit Deposit Ratio

The APC and Convenor SLBC called upon the bankers to focus on financing the agriculture and allied sectors in order to uplift the State's economy, create employment and also to improve the Credit Deposit Ratio (CDR). They suggested for financing of food processing units, agri-preneurs, Farmers' Producers Organization (FPO) and Credit Linked Subsidy Schemes by working closely with the Agri and Allied Departments.

The Chief Secretary and Chairman of the Committee observed that the CDR position as on 31st March 2017 (35.70%) has declined marginally over 31st March 2016 (36.36%) though in absolute terms there has been growth in both deposits and advances. However, the decline in CDR appears to be on account of advances not growing proportionately with deposits since majority of the bank branches are located in a few urban areas with very few opportunities for lending in the rural areas. This deprives the farmers and people in the rural areas from availing bank credit for undertaking Income Generating Activities (IGAs), he said.

As the CDR of the State was unsatisfactory, the Chief Secretary suggested the banks to increase the number and outreach of their rural branches. This will reverse the present trend which is highly skewed towards urban centers. He also suggested the banks to adopt a people friendly transfer policy, with longer tenures at one center for their officials, for improving the CDR.

7. Review of performance of Government sponsored Schemes.

The Chief Secretary expressed his dissatisfaction with the Department of Industries and Commerce since their senior officers were not present in the meeting to pilot the discussion on PMEGP, which is a GoI sponsored scheme. Hence, performance of banks under the Scheme during the year 2016-17 was not reviewed and the bank-wise PMEGP target for the year 2017-18 was considered as adopted without discussion.

The Secretary of Urban Development Department highlighted that his department is the nodal department for implementing the National Urban Livelihood Mission (NULM) scheme which covers only the district headquarters. Accordingly, loan applications are recommended by them to banks for credit linkage but progress under the Scheme is slow since the applications are not processed in time. As all the applicants are residing in district headquarters, he assured the bankers that issues relating to documentation and collateral could be easily addressed. Hence, he requested them to expeditiously process the loan applications.

The objectives, role of banks including NABARD and status regarding implementation of Dairy Entrepreneurship Development Scheme (DEDS) and National Livestock Mission – Entrepreneurship Development and Employment Development (NLM-EDEG) in the State of Nagaland was highlighted by the Commissioner & Secretary, Animal Husbandry & Veterinary Services. To increase and diversify their advances, the Chief Secretary called upon the bankers to finance livestock under the above Schemes, which are credit linked subsidy schemes with NABARD as the subsidy channelizing agency. This will not only create employment opportunities but also increase meat and milk production, he said.

The credit linkage of NSRLM-SHG had slowed down during the year 2016-17 due to demonetization and lack of sanctioning power with the Branch Managers of banks, the representative from Nagaland State Rural Livelihood Mission (NSRLM) said. To expedite the credit linkage process, the NSRLM has already taken up the matter with the corporate offices of respective banks since only 30% of the pending cases as on 31st March 2017 were sanctioned during the 1st quarter of the financial year 2017-18. She also requested the bankers for their continued support to their performing SHGs during the year 2017-18. The representative from NSRLM also conveyed the appreciation message of their Managing Director to NABARD for felicitating one of their SHGs as best performing SHG under Mokokchung district during NABARD's Foundation Day celebration at Dimapur on 12th July 2017. In this connection, the Convenor SLBC suggested NSRLM to go for joint inspection of the SHGs to facilitate their credit linkage without delay.

The Chief Secretary, appreciating the role played by NSRLM, called upon the bankers to consider lendings to NSRLM compliant SHGs as the safest form of investment as their recoveries is found to be very high. He also mentioned that their Managing Director should attend every SLBC meeting without fail.

The representative from Municipal Affairs Cell (MAC) informed that the performance under Pradhan Mantri Awas Yojana-Urban (PMAY-U) was dismal since the bankers were not entertaining the applications citing various reasons. During the course of discussion, it was highlighted that the peculiar land tenure system was the main bottleneck as it did not allow banks to create charge on land for mortgage. Here, the successful model adopted by Government of Assam by inking an MoA with banks was also discussed. As the situation demanded a unique solution for Nagaland State due to its peculiar land tenure system, the Chief Secretary suggested the MAC to study the Assam model and prepare a draft MoA, at an early date, for examination by Finance Department, GoN.

8. Review of Financial Inclusion and Social Security Schemes (PMSBY, PMJJBY and APY)

The Chief Secretary reviewed the performance of banks under Financial Inclusion and Social Security Schemes (*PMSBY, PMJJBY and APY*) as on 31st March 2017 vis-à-vis 31st March 2016. He noted with concern the slow progress made by banks under the three Social Security Schemes and issuance of RuPay cards vis-à-vis the total No. of bank accounts in the State.

9. Review of Aadhaar Seeding and Direct Benefit Transfer

The Chief Secretary observed that the progress of mobile seeding with bank accounts appeared to be progressing well. However, he expressed deep concern with respect to Aadhaar seeding. Here, he instructed the Commissioner's office to keep in touch with all the Deputy Commissioners to expedite Aadhaar enrollment as it is now under their supervision.

11. Issues raised by State Government:

SI No.	Issue	Decision of SLBC	Action to be taken by
1	Police verification reports for the setting up of 45 Common Service Centres (CSCs) under Financial Inclusion obtained but the KO (<i>Kiosk Operator</i>) codes are yet to be allotted by SBI – <i>IT Department</i>	The Convenor Bank, SBI informed that they are already seized of the matter. As discussed, they assured to expedite issuance of the KO codes to the operators at the earliest	SBI
2	Difficulties encountered by CSCs while opening zero balance accounts – <i>IT Department</i>	The Convenor Bank, SBI assured to take up the matter with the Branch Managers of the identified branches for necessary sensitization	SBI
3	Introduction of PoS machines in all the CSCs but rental charges of SBI is found to be high when compared to HDFC bank which is free for the first one year – <i>IT Department</i>	The Convenor Bank, SBI assured to take up the matter with their Controlling Office to explore the possibility of issuing rental free PoS Machines especially in the rural areas. The Chief Secretary also instructed the Convenor Bank to furnish details of CSCs acting as BCs of banks and no. of POS machines issued to CSCs in the next SLBC meeting	SBI
4	Request for opening SBI branch in Pughoboto town – <i>Sumi Aphuhumi Hoho, Pughoboto</i>	The SBI will undertake a study to understand the ground reality and the gaps in respect of banking services. The Chief Secretary informed that the findings of the study will be discussed in the next SLBC meeting	SBI

12. Lead Bank Scheme: Master Circular

Shri Umesh J. Panari, DGM, RBI, Guwahati in his speech stressed on the importance of conducting Financial Literacy Programmes through Financial Literacy Centres at the grassroots level to create awareness and demand for banking products and services. He appreciated the role played by NSRLM and NABARD for promoting the SHG-BLP (*Bank Linkage Programme*) in the State and suggested that the progress made under SHG-BLP may also be discussed as an agenda item during the meeting. Shri Panari also suggested banks to use Information Technology (IT) for deepening Financial Inclusion; taking into consideration the terrain and difficulties faced by them in setting up brick and mortar branches. Here, he called upon the bankers to embrace technology and change to face the challenges posed by Small Finance Banks and Small Payments Banks which are heavily into IT enabled services. These Small Banks have already received licenses from RBI, he said.

The discussion on Master Circular: Lead Bank Scheme issued by RBI vide circular No.FIDD.CO.LBS.BC.No.1/02.01.001/2017-18 dated 3rd July 2017 was also piloted by Shri Panaria where the latest additions and changes in the Scheme were highlighted for the benefit of the participants.

Vijaya Bank pointed out that as per intimation received by the branch in Dimapur from DC, Dimapur that SARFAESI cannot be implemented because of Article 370. The Chief Secretary instructed OSD (Finance) to get the full details from the bank to solve the problem.

The meeting concluded with vote of thanks by the Chief Secretary.

LIST OF PARTICIPANTS AT THE STATE LEVEL BANKERS'S COMMITTEE MEETING HELD ON 25TH JULY 2017 AT CAPITAL CONVENTION CENTRE,
CAPITAL COMPLEX, KOHIMA

SL NO	NAME OF PARTICIPANT	DISIGNATION	DEPARTMENT/OFFICE
1	PANKAY KUUMAR, IAS	CHIEF SECRETARY	GOVT OF NAGALAND
2	TALIRIMBA	OSD(FINANCE)	FINANCE DEPT
3	DAVID KIRE	CONSULTANT BANKING AND FINANCE	FINANCE DEPT
4	T IMKONGLEMBA AO	APC	APC
5	M K MERO	C & S	AH & VS
6	K D VIZO	COMM & SECY	IT CC
7	DR TOSHIMANEN OZUKUM	HOD	MUNICIPAL AFFAIRS
8	KEVILENUO SOLO	ASSTT DIR	MUNICIPAL AFFAIRS
9	PURNUNGLA LONGKUMER	STATE LEVEL TECH CELL, PMAY	MUNICIPAL AFFAIRS
10	TSURILA YIMCHUNGER YIMCHUNGER	STATE LEVEL TECH CELL, PMAY	MUNICIPAL AFFAIRS
11	SENTIWAPANG AIER	DY SECY	INDUSTRIES AND COMMERCE
12	JANGSEMBA TZUDIR	DEALING ASSTT, SCHOLARSHIP	DTE OF SCHOOL EDUCATION
13	LIMADANGIT JAMIR	NODAL OFFICER	DTE OF SCHOOL EDUCATION
14	GHUZUI SHOHE		
15	INAVI SWU		
16	KHRIEKETHOZO LHOUNGU	NODAL OFFICER(MDM)	DTE OF SCHOOL EDUCATION
17	TALI LONCHAR	DEPUTY DIRECTOR	MSMEDI DIMAPUR
18	L PONGKEN PHOM	ASSTT DIR	INDUSTRIES AND COMMERCE
19	PY ANGHRING	ADDL DIRECTOR	INDUSTRIES AND COMMERCE
20	SENTINARO LONGKUMER	STATE PROGRAM MANAGER	NSRLM (RD)
21	B BUMO KHIAMNIUNGAM	ADDL RCS	CORPORATION
22	VITSULIE MOTONYII	SR AO	SOCIAL WELFARE
23	ADI NALEO	JT DIRECTOR	TREASURY AND ACCOUNTS
24	SARAH R RITSE	SECRETARY	SE
25	NOLENGOL	ADDL DIRECTOR	RURAL DEVELOPMENT
26	INSONGMEREN	DY SECY	RURAL DEVELOPMENT
27	DR VIRAL YORE	ADDL DIRECTOR	VETY & AH
28	MEYASASHI	DY DIRECTOR	HORTICULTURE
29	S TAKATUBA AIER	MISSION DIRECTOR SULM	URBAN DEVELOPMENT
30	MOTSIETHUNG LOTH	SECY	URBAN DEVELOPMENT
31	S BENDANGTOSHI	DY DEV COMMISSIONER	PLANNING
32	DR OINAM SANTARAM SINGH	GEOGRAPHER	CENSUS
33	SMT PICHANO KITSER	SI	CENSUS
34	C KHANYANG IMLONG	ADDL DY COMMISSIONER	COMMISSIONER
35	UMESH J PANARAI	DGM	RBI
36	ABHISHEK KUMAR SINHA	AGM	RBI
37	DEBOJYOTI DUTTA	AGM	SBI
38	SK DHUMAL	GM	NABARD
39	BN DAS	CHAIRMAN	NRB
40	SETO SAVI	ASSTT MANAGER	SYNDICATE BANK

41	SUNGTIMOA ZUMVU	OFFICER	BANK OF INDIA
42	JA SHIMRAY	SR BR MANAGER	BANK OF BARODA
43	KD BHARALI	CHIEF MANAGER	UCO BANK
44	SUBHAJIT BASU	DGM	JORHAT ZO
45	SANJAY KR BARNINAL	SR MANAGER	VIJAYA BANK
46	BRAJA GOPAL DAS	AGM	ALLAHABAD BANK
47	TENZING NIMA	AGM	IDBI
48	PF CHAKHO	ASSTT MANAGER	IDBI
49	S PAUMINTHANG GANGTE	MANAGER INCHARGE	SIDBI
50	ALONG AIER	BRANCH MANAGER	INDIAN BANK
51	GIN LIAN KHUP	BRANCH MANAGER	IOB
52	SANTANU MANDAL	CHIEF MANAGER	UNION BANK
53	NIKATO SEMA	AVP TO BRANCG HEAD	AXIS BANK
54	MADAN GOPAL BORO	CLUSTER HEAD	AXIS BANK
55	LANUAKUM JAMIR	SR MANAGER	HDFC
56	LANSINGAM PANMEI	SR MANAGER	HDFC
57	KETENCHU KATH	BRANCH MANAGER	CBI
58	KSHETRIMAYUM DEEPAK	MANAGER INCHARGE	PNB
59	RAJIB BORDOLOI	CLUSTER HEAD	BANDHAN BANK
60	JAMES LOTHIA	BR HEAD	BANDHAN BANK
61	JOSEPH PT	AVP & BR HEAD	FEDERAL BANK
62	BENDANGNUNGSANG AO	GM	NSCB
63	VK DISONG	MANAGER (FIC)	NSCB
64	DR SANATON DEKA	REGIONAL CHIEF	HUDCO
65	KENNEINGAM SERTO	OFFICER	PSB
66	PURTOSHI AO	SR MANAGER	CANARA BANK
67	N NIMAI SINGHA	BRANCH HEAD	UBI
68	RAJU GOGOI	LDM	LBO SBI
69	RADHE CHANDRA SARKAR	LDM	LBO SBI
70	SEIKHOHAO SITHLOU	CHIEF MANAGER	LBO SBI
71	BENDANG AIER	AGM	NABARD
72	M RINGSANBO ZELIANG	STATE CORDINATOR	NERLP
73	RUVILIE KOTSU	DPM	NERLP
74	K JAINTHAILUNG	BRANCH MANAGER	NEDFI
75	TN TSEWUTSO	BRANCH MANAGER	BOM
76	KHOLI	BRANCH MANAGER	CORPORATION BANK
77	M ARIICHO	BRANCH MANAGER	DENA BANK
78	VIZOTO ANGAMI	RESOURCE OFFICER	SBI
79	VINEITHONUO YHOME	ASSISTANT	SBI
80	DILIP AM	BRANCH MANAGER	SOUTH INDIAN BANK