

**STATE LEVEL BANKERS' COMMITTEE, NAGALAND**  
**MINUTES OF THE MEETING FOR THE QUARTER ENDED MARCH 2011**  
**HELD AT HOTEL JAPFU, KOHIMA, ON 07-06-2011**

The State Level Bankers' Committee meeting for the State of Nagaland for the quarter ended March 2011 was held on June 07, 2011 in the Conference Hall of Hotel Japfu, Kohima. The meeting was chaired by Shri Lalthara IAS, Chief Secretary, Government of Nagaland and attended by other senior officials of Banks, NABARD, Financial Institutions and Government Line Departments. The list of participants is enclosed.

At the outset, Shri Ashok Kumar Das AGM SBI RBO Dimapur greeted Shri Lalthara IAS, Chief Secretary, Government of Nagaland, Shri N.K.Gayon, General Manager Reserve Bank of India, Shri Bhaskar Jyoti Sharma General Manager, SBI, NE Circle, Guwahati, Shri. S.K.Kandar Dy. General Manager (Outreach) SBI NE Circle, Controllers of Banks and Senior State Government Officials with a warm welcome.

He then depicted a clear picture of banks" collective performance during the year 2010-2011, being the last quarter of the Financial Year 2010-2011 and particularly mentioned opening of 4 bank branches (SBI, Union Bank, Axis and VJB) during the year, 16nos of ATMs installations, covering of 30 unbanked villages blocks out of 196 by opening 9 CSP and extending services to 21 villages by existing bank branches, conducting of Financial Literacy Campaign in 18 villages, extending VDP Financing Systems to 78 VDBs ( 51 in Kiphire & 27 in Longleng Dist). He also touched some of the Corporate Social Responsibility undertaken by State Bank of India. He then requested the participants to introduce themselves to the house which all the participants responded.

Thereafter, he invited Shri Lalthara IAS, Chief Secretary, Government of Nagaland & Chairman of the meeting to starts the proceedings of the meeting with his opening remarks.

Shri Lalthara Chief Secretary, Government of Nagaland extended a very warm welcome to Shri N.K.Gayon GM RBI, Shri Bhaskar Jyoti Sharma GM SBI, Shri S.K.Kander DGM SBI, Govt. Officials and all bankers present in the meeting. Chief Secretary, while giving the opening remarks urged the bank to become an agent of change. Citing the example of 2011 Census conducted by the Government of Nagaland which was recorded a decrease of 9434 populations from 2001 census, he said that the result was the beginning of a positive change. Emphasising on social changes, he said banking sector was one where lot of things could be done in the process of changing people attitude and to create social responsibility and public awareness.

He further lamented that loan recovery was very poor and was becoming a hindrance to development. "People taking loan from individuals repay it but when it comes to bank loans people think otherwise, this attitude needed to change" he said. He also stated that the Government is keenly looking forward for opening bank branch at Tizit centre. He reiterated on importance of banking services by engaging BCs in every villages having population above 2000 to save people from the clutches of money lenders charging high interest rate.

He also said that awareness should be created to the people on the facilities available with Mobile Banking and Internet Banking systems.

Shri A.K.Das AGM then requested Shri N.K.Gayon GM RBI to give his opening remarks. Shri N.K.Gayon welcomed Shri Lalthara Chief Secretary, Shri Bhaskar Jyoti Sharma GM SBI, LHO, Guwahati, Shri V.Kezo OSD (Finance) and all senior Government and Bank Officials present in the meeting. In connection with opening of bank branch in 6(six) notified centres, he reiterated the subvention package of RBI for opening bank branch in unbanked blocks. He also emphasized the importance of setting up of RSETI in which bank can impart the necessary training to their prospective borrowers. He further urged the bankers to participate actively, along with the Lead Bank (SBI) in setting up of RSETI in various districts. He further stated that he is hopeful Nagaland will not fall short in bringing changes which we have started in neighboring states like; Assam and Tripura.

Shri A.K.Das AGM then requested Shri Bhaskar Jyoti Sharma GM SBI, to give his opening remarks. The General Manager welcomed Shri Lalthara Chief Secretary, Shri N.K.Gayon GM RBI, senior Govt. Officials and all bankers. In his addresses, commenting on snap shot performances of banks mentioned by the Asst. General Manager he stated that CD Ratio of 27.79% and of ACP achievement 71% cannot be viewed as a good progress and the bankers have a lot of distance to cover. In connection with Financial Inclusions, he stated that despite all the hindrances, banks have to strive forward to achieve their allotted target. Unlike in other States, National level BCs restricted their operations in the state to Dimapur & Kohima centres only, but we the bankers have to find the alternatives to reach the remotest corner of the state under the program, he stated. He also mentioned the importance of General Banking awareness and Financial Literacy Campaign to make Financial Inclusion a reality. Citing example on Passion Fruits cultivation/financing in Manipur and Nagaland he stressed the importance of Credit absorption, the ability of farmers to sell what is produced.

Thereafter, with the permission of the Chair, Shri A.K.Das AGM SBI piloted the discussion on the listed Agenda Items.

### AGENDA NO 1.

#### Confirmation of minutes of the last SLBC Meeting for Nagaland:

Shri A.K.Das, AGM, SBI then advised the house that since no request for any amendments had come up in respect of the minutes at last quarters meeting held on 15-03-2011, the house may take it as granted and the house agreed to this effect.

### AGENDA NO 2.

#### Review of action points of last SLBC Meeting dated 15.03.2011:

#### 2.1 All Banks to achieve target under ACP 2010-2011

Shri A.K.Das AGM SBI informed the house the banks had achieved 71% of ACP 2010-11 targets up to the year end. Under priority sector, achievement under AGL is 55%, Industries 73% and Services 59% while under non priority sector was 79%.

While the house examining the achievements presented in the background paper took serious note of poor achievement by some member banks. In course of discussion on the agenda item Shri B.J.Sharma GM SBI complemented those banks who achieved more than 100% in ACP 2010-2011, like BOB, P&SB, PNB and Uco.Bank. He also stated that banks achievement under ACP; especially the AGL sector found to be quiet low and not acceptable as there was a very good scope to improve AGL finance. Responding to the query made by the Chief Secretary, Shri A.K.Das AGM SBI informed the house that Chief Secretary's letter to the Convener bank about financing of Subsidy-Linked Schemes under Animal Husbandry Department was forwarded to all controllers of banks. He further stated that only SBI, UBI and NSCB took up the Schemes and all other banks drew blank. The house took seriously about non-implementation of the scheme and questioned some of the participating banks the reasons thereof and their future action plan for implementation of the Scheme. Shri H.K.Khulu, IAS, APC, GON, Shri M.K.Mandal DGM NABARD, Shri B.K.Thadani MD NSCB took part in the discussion and also share some of their view for improvement of performances under Agricultural Sector.

Reiterating the remarks made by Shri A.K.Das AGM SBI, Shri B.J.Sharma GM SBI pointed out that banks have failed to achieve the target due to slack of activities during 4 or 6 months of beginning of the year. He further suggested banks to review sanctioning process of KCC, so as to cover Kharif crops to improve agriculture sector advances.

## 2.2 CD Ratio to be improved at least to 20% by the banks having below 20% CDR.

Shri A.K.Das AGM SBI presented to the house the recorded CD Ratio position of the banks in the SLBC Booklet, which stood 27.79% at the end of the year. CD Ratio decreased from December quarter mainly due to inflow of bulk deposits during the last week of March 2011. He stated that to improve the CD Ratio in the State, active participation of the Government and Private Public Participation to absorb credit facilities is required.

Shri B.J.Sharma GM SBI complemented the discussion with his observation that with the increasing of State Government outlay for the last few years, the credit deployment could not catch up the desirable level, hence CD Ratio position could not improve.

Shri M.Pattan Comm. & Secy (Planning) stated that State (Nagaland) GDP and per-capital income drastically grown up during the last 3/ 4 years and he suggested that Banks should be very proactive in their dealings. Bankers should come forward instead of waiting loan proposals from various line departments to meet their credit needs. He further stated that close co-ordination of banks with business community, Chamber of Commerce and other institutions is the need of the hour to improve their advances portfolio.

Shri H.K.Khulu, Principal Secretary (Agri) GON also proposed Banks linking with State Market Board for consortium finance for setting up of Wholesale/Terminal Market of the state which would definitely give a boost to CD Ratio.

Shri V.Kezo OSD informed the house that with the initiative of Chief Secretary, there is Government notification to all departments not to patronize those banks whose CD Ratio was below 20%, on the pretext that they withhold their credit outflows. He further stated that there is another notification for back ended payment of recovery fee under Nagaland Recovery of Loan Rules 2009, which banks were expected to utilize to the fullest extent while filing Certificate Cases with District Administrations. The results of the initiative taken by the Government in this regards may be assess in this forum. Shri Kezo further stated that with the implementation of 6<sup>th</sup> ROP, the salary of Government employees' hiked by 30% to 40% and salaries are now routed through their respective account. This arrangement of disbursement of salary through bank increases the scope for financing to salaried classes and thereby positive impact in CD Ratio.

The house examines Bank-wise, District-wise CD Ratios and urged those banks with CD Ratio of below 20% to improve their position. Responding the query by Shri A.K.Das AGM SBI, on delegation of Financial Power, the representative of ICIC Bank informed the house that it was Bank's policy to send loan proposals to their Controlling Offices.

### 2.3 IT based Financial Inclusion involving use of Smart Cards/Mobile Technology to be adopted by Banks to achieve greater outreach.

Shri A.K.Das AGM informed the house that re-allocation of some villages were made due to surrendering of 8 villages by NRB. Now SBI has 145 villages instead of 142, Axis Bank allotted 5 villages and NRB 4 villages.

Shri B.J.Sharma GM SBI stated that as per record SBI have covered 30 villages out of 145 allotted to them and no other banks submitted their progress report to the convener.

Shri N.K.Gayon GM RBI requested other allottee banks to update their positions. In the course of discussion, some banks give their position for providing banking services to villages having "Population 2000 and above". The house expressed concerns and felt that the allottee banks have to step up their efforts and give progress report to the convener bank to up date their position at regular intervals.

Shri B.J.Sharma GM SBI emphasize to all member banks the need to accord paramount importance on this programme which was closely monitored by Finance Ministry(GOI) and Reserve Bank of India, with a deadline to complete the task by March 2012.

It was further resolved that SLBC Sub- Committee to be constituted comprising all banks and Chief Manager (LB) of the Districts. CM (LB) to monitor the monthly progress and submit monthly report to the Convener.

### 2.4 Banks to implements various NABARD Subsidy Linked Scheme.

Discussed and minuted elsewhere.

## 2.5 Banks to sanction and disburse PMEGP on urgent priority basis.

Shri A.K.Das AGM SBI presented to the house that against target of 610 nos, Banks have sanctioned 367 nos as on 31.03.2011. Huge backlog of PMEGP proposals had been cleared by the banks during the last quarter. He further informed member banks that any residual in 2010-2011 target will be added to PMEGP target for the year 2011-2012.

## 2.6 Possession of land from District Authorities for setting up of RSETIs and Speed up initiation of RSETIs.

Shri A.K.Das AGM SBI briefed the house on allotment of Districts for setting up of RSETI. State Bank of India: 6 Dists (Peren, Kiphire, Phek, Tuensang, Zunheboto and Longleng) Bank of Baroda: Wokha Dist, Vijaya Bank: Kohima & Mon Dists, Allahabad Bank: Dimapur and Axis Bank: Mokokchung Dist.

State Bank of India submitted the progress made in this regard and no other banks submit their progress report.

Shri Gayon GM RBI invited BOB, VJB, ALLBANK & AXIS BANK to present the progress made in this regard.

The responses received from the allottee banks were not at all encouraging as there was no headway, rather bank's were found debating on allocation of RSETI.

GM RBI then clarified that setting up of RSETI is not the sole responsibility of Lead Bank and further stated that SLBC have already denied the request made by some of the banks to exempt for setting up of RSETI. He also stated that in the last SLBC the allottee banks were suitably informed to go ahead for setting up of RSETI in their allotted districts and to submit the progress report time to time.

The house expected positive responses from the allottee banks without any further delay in this matter.

Taking part in the agenda discussion the Chief Secretary stated that the participating banks should attend the meeting fully prepared on those agendas which were of repetitive nature like; Financial Inclusion, unbanked blocks and RSETI. He further stated that he was not at all content to note that barring State Bank no other banks give any progress report in most of the cases and also for setting up of RSETI despite allocation was made long back and confirmed in the SLBC Meetings. He stated that there is still confusion amongst the banks in regards to setting up of RSETI and requested RBI to issue specific clarification to the allottee bank the effect that they have the obligation for setting up of RSETI's in the State and to go ahead in their respective allotment. He further stated that a clear progress should be tangible in the next meeting instead of debate over the confusion persisting among some bank's.

**2.7 Providing Banking services in every villages having population of over 2000 - Progress Report.**

Discussed and minuted elsewhere

**2.8 Presence and proper representation of Banks and various Government Departments in SLBC Meeting.**

Shri A.K.Das AGM pointed out some of the banks not represented by the Controllers in the meeting.

Once again the house advised member banks that Controllers of banks should attend in this high level meeting.

**2.9 Error free data to be submitted to Lead Bank within 15<sup>th</sup> days of completion of quarter**

The situation/position improved

**AGENDA NO 3:**

**Development in Banking Operation in the State:**

a) Deposits b) Advances c) CD Ratio- Review of position d)Priority Sector Advances e)Agricultural Advances

Issue discussed and minuted elsewhere.

**AGENDA NO 4: Review of Performances under ACP 2010-2011**

Issue discussed and minuted elsewhere.



**AGENDA NO 5: Adoption of Annual Credit Plan 2011-2012**

The Annual Credit Plan for the year 2011-12 has been drawn up with total outlay of Rs 556 crs with substantial increase in the target for Priority Sector Advances.

While presenting the salient features of the Annual Credit Plan 2011-2012, Shri A.K.Das AGM informed the house that Government of India has fixed target for Rs 209 crs for the State of Nagaland under Agriculture Sector. Accordingly, plan outlay under Agriculture Sector has been revised from Rs 92.26 crs to Rs 209 crs, thereby increasing total plan outlay to Rs 672.74 crs. Details District-wise, Bank-wise revised target was circulated among the member banks for implementation.

He stated that the plan outlay was increased to manifold and would become a huge challenge and urged every stakeholder to draw up proper plan of action to achieve the target right at the beginning.

**AGENDA NO 6: Review of performance under:**

**a) Government Sponsored Schemes**

**PMEGP 2010-2011**

Discussed and minuted elsewhere

**APPROVAL/CONFIRMATION OF PMEGP TARGET FOR 2011-2012.**

The final target (412 nos) allocation for the programme year 2011-12 bank wise and district wise made by Lead Bank, KVIC, NKVIB and Directorate of Industries & Commerce was placed before the house for confirmation.

Bank wise target under PMEGP for the year 2011-12 are as under:

SBI - 280, BOB - 62, ALB - 29, UBI - 16, VJB - 39, CBI - 16, UCO - 17, IND- 4, P&SB - 4, PNB - 4, SYN - 5, Axis - 8, IDBI - 4, FED - 4, ICICI - 5

After discussion the target for the programme year 2011-12 was confirmed by the house.



**b) Review of performances under****KCC/GCC & SHG****KCC****GCC****SHG**

Discussed and minuted elsewhere.

**AGENDA NO: 7 Review of progress of Implementation of Financial Inclusion in the state special focus on:**

In regards to Financial Literacy Campaign GM RBI expressed concern over non implementation by banks other than SBI & NSCB. He urged the banks to conduct FLCC regularly to educate the customer.

**a. Providing Banking Services by engaging Business Correspondents (BC) in every villages having population over 2000.**

Discussed and minuted in action point 2.3

**b. Opening of bank branches in unbanked blocks.**

Shri A.K.Das AGM SBI informed the house that Nagaland State is having 19 numbers of unbanked blocks out of its 52 blocks. Out of earlier position of 21 blocks, two blocks- Sani block and Ghatashi block have been covered by SBI Baghty and NRB Puhoboto branch and thereby only 19 block's are left to be covered. Agreed list have been finalized for 6 identified unbanked blocks (1.Kobulong (Mokokchung), 2. Noksen (Tuensang), 3.Tizit (Mon), 4. Pungro (Kiphire), 5. Tenning (Peren) and 6. Niuland (Dimapur)

Government of Nagaland has issued notification and RBI has call for bids from the banks for setting up of their branches under its subvention scheme.

He then requested Shri Gayon GM, RBI to appraise the present status of bidding process.

Shri N.K.Gayon GM,RBI apprise the house about bidding process initiated by RBI and thereafter request member banks to present their respective position in the bid.

Shri B.J.Sharma GM SBI informed the house that out of 6 (six) identified blocks, SBI has submitted bid for 3(three) blocks.

United Bank of India representative has informed the house that they were bidding for Kabulong Block in Mokokchung.

Representative of Allahabad Bank informed the house that due to absence of some high officials from their bank he was not in a position to present the updated position.

Central Bank of India representative also could not present their updated position in the bid process.

Shri B.J.Sharma GM SBI felt that the bidding process should be expedited by RBI as another 15 blocks were in the pipeline to be cover. He requested GM RBI to take up the issue with the respective Bank Head Offices to ascertain the positions.

Responding to the query made by GM SBI on the remaining 15 un banked blocks Shri V.Kezo OSD informed the house that in 4(four) centres where Assam Rifles are presence, Government is going to find out availability of other infrastructure before taking up in this forum. He and AGM, SBI further suggested that a Sub- Committee to study the feasibility of opening bank branches in the remaining unbanked blocks may be constituted and a suitable recommendation may be made after due deliberation in the Sub-committee to firm up the action plan for the second phase.

Thereafter, the house resolved to constitute SLBC Sub Committee under the Chairmanship of GM RBI comprising State Government represented by OSD (Gen), VJB, BOB, ALLBANK, NABARD, NRB and SBI as member Secretary. The Committee will study the infrastructure prepared etc of these remaining 13 blocks and submit their finding report to the SLBC.1<sup>st</sup>.meeting of the Sub-Committee that will be held on 19<sup>th</sup> July, 2011 at Dimapur.

#### **AGENDA NO: 8**

#### **Review of progress of setting up of RSETI at the Districts:**

Discussed and minuted elsewhere (Action point:2.6)

#### **AGENDA NO: 9**

#### **Progress under Committee on Financial Sector Plan (CFSP):**

Agenda carried forward.

### **AGENDA NO 10: Recovery performances of Banks.**

The house while discussing data provided in the back ground paper house took serious view of the poor recovery percentage especially under Govt.sponsored schemes.

Shri N.K.Gayon GM, RBI, enquired whether the banks have provided the list of NPA to the Sponsoring Agencies for seeking their help to recover banks dues under Govt.sponsored schemes.

Shri A.K.Das, AGM, SBI, informed the house that SBI has submitted the list of defaulters to the sponsoring agencies under various schemes.

Taking part in the discussion, Shri B.J.Sharma GM, SBI stated that, State Bank of India have a lot of recoveries to be made in case of loan sanctioned to salaried classes. In fact, on the basis of undertaking given by the departments to route the salary through bank account, the loan were sanctioned. However, in many cases, we found out that the salaries were either being paid in cash or gone to a different bank branches. He further stated that, once the salary goes to a different bank branch, the other bank also extended some kind of loan and it becomes multiple finances. To curb this, State Bank of India during the last six months stopped all lending in this category, which we are planning to reopen now. But we like to see that in future this does not recur amongst the prospective borrowers.

Sri V.Kezo OSD informed the house that Government has made all efforts to put through government employees salary through bank accounts by issuing directives to all District Administrations. He further stated that shortly, Government will be seeking compliance of the directives from every District.

Shri GM SBI suggested that in place like Kohima and Dimapur where Clearing House are operating ECS services can be implemented by RBI, which was successfully implemented in the neighboring states like Assam, Meghalaya, Manipur and recently at Agartala.

Sri V.Kezo OSD (Gen) also commented upon implementation of ECS in the State of Nagaland which will be very handy in dealing of some problems like migration of accounts from one bank to another.

The house resolved that RBI, SBI and Government of Nagaland jointly work out for implementation of ECS in the State.

In connection of Nagaland Recovery of Loan Rules 2009, Shri A.K.Das AGM SBI informed the house that Government of Nagaland had issued suitable amendment in the Rules. Henceforth, 5% on actual cash recovery would be payable on actual amount recovered through Recovery mechanism under the Act instead of gross default and outstanding amount claimed against the borrower instead of 5% on claimed amount in the Recovery Certificate as stated earlier. He thanked the Finance Department for the facilitative amendment which would remove the confusion and encourage the banker to file large number of cases under the Act.

He further states that with the initiative of Commissioner & Secretary (Ind & Com), NIDC had offered its help to banks in Recovery of Bad Loans especially those under Government Sponsored Schemes on payment of certain amount of fees. The matter has been taken up with NIDC and a draft MOU was submitted for the approval of NIDC. He requested the Chair to use his good office to expedite the approval process.

In the course of discussion on the progress of Recovery under Nagaland Debt Recovery Act, as suggested by Shri V.Kezo OSD (Gen), Shri BJ Sharma proposed that Lead Bank Department will devise report format for submission of quarterly report by all banks to Finance Department, Government of Nagaland for monitoring and follow up.

**AGENDA NO 11:**

**Infrastructure support for essential services like electricity, telephone services, road connectivity and security of banks.**

Agenda carried forward.

**AGENDA NO 12: Any other issue****with the permission of the Chair.****Launching of New Scheme****Indira Gandhi Matritva Sahyog Yojana (IGMSY)**

No representation from the concerned Department.

Shri A.K.Das, AGM SBI launched the scheme. The scheme aims to improving the health and nutrition of pregnant women. He requested the bankers to lend support to the State Government in opening of no frill account with zero balance for IGMSY beneficiaries.

Towards the end of the meeting Shri V.Sridhar,GM,SIDBI, presented some of the salient feature of CGTMSE Scheme and urged the bankers to avail the same in all eligible cases as off take of the scheme has not been quite encouraging in Nagaland.

Shri S.K.Kandhar DGM SBI stated that non availability of BCs is a major issue in the State. He requested the Government authority to help the bankers in engaging VDBs in the State to act as BCs/BFs. He also suggested that Nabard to bear the expenditure for setting up of CSPs by BCs.

In connection with Financing of VDBs Scheme, Shri M.K.Mandal DGM Nabard informed the house the salient features. He further stated that the project was launched in 2(two) Districts, Longleng and Kiphire recently. Apart from this he stated that Nabard has taken lot of care to sensitize of capacity building of Village Councils members and engaged NGO to train them up so as to launch the scheme in all District of Nagaland.

He further stated that allocation in Agriculture sector during the year. A huge increased to Rs.209 crore as per Central Govt. target. If we really want to do something in this area we have to something extra and innovative. He cited the example of tribal development project, covering around 3000 families for Horticulture plantation etc. If banks can supplement their fund requirement, credit portfolio of banks particularly under Agriculture sector will definitely increase.

Shri A.K.Das, AGM, SBI suggested to hold meeting with bankers where NABARD can discuss with bank representatives about various schemes/projects where banks participation is possible. Achieving target of 209 crore will be a Herculean task for bankers and in future SLBC meeting most of the time will be spent on discussion for achievement under ACP he added. NABARD can give at least a helping hand to bankers to achieve the target by forwarding big projects to banks for consideration.

The meeting ended with a vote of thanks to the chair.

**ACTION POINTS THAT EMERGED IN THE SLBC MEETING**  
**DATED 07.06.2011**

SL NO	ACTION PROPOSED	ACTION TO BE TAKEN BY
1.	All Banks must achieve their target under Annual Credit Plan for 2011-2012.	All Banks.
2.	Agriculture lending in the State should be increased.	All Banks.
3.	KCC/Crop loans sanction and disbursement should be major thrust area .Liberalized norms for KCC should be adhered to.	All Banks
4.	Data of eligible farmers for bank loan (KCC) to be provided by the Concerned Department.	Agriculture Department
5.	All banks with low CD Ratio must improve their performances.	ALB/CBI/FED/IND/P&S B/VJB/IDBI/ICICI
6.	Banks to implement the Financial Inclusion of villages with population of above 2000 as per road map within time limit.	All Banks
7	RSETIs-all assigned banks should come with concrete plan of action in next meeting.	Concerned Banks.
8	Sub-Committee chair by GM, RBI to be constituted for opening of bank branches in remaining un-banked blocks.	RBI/GON/Member Banks.
9	ECS package to introduce.	RBI/SLBC Convener /GON.
10	Banker will prepare district wise recovery cases filed under R.Act and submit to Finance Deptt.	All Banks

**LIST OF THE PARTICIPANTS AT**  
**THE STATE LEVEL BANKERS' COMMITTEE MEETING**  
**HELD ON 7<sup>TH</sup> JUNE, 2011**  
**AT CONFERENCE HALL, HOTEL JAPFU, KOHIMA.**

	NAME OF PARTICIPANTS	INSTITUTION	DESIGNATION
<b>A</b>	<b>STATE AND CENTRAL GOVERNMENT OFFICIALS</b>		
1	Sri Lalthara	Govt. of Nagaland	Chief Secretary
2	Sri H.K.Khulu	Agri & Allied	APC
3.	Sri M.Patton	Planning	Comm. & Secretary
4	Sri V.Kezo	Finance	Officer on Special Duty
5	Sri Waichiba	Rural Development	Addl. Director
6	Sri K.Zeliang	Rural Development	Jt.Secretary
7	Sri Kevin K.Zehol	Finance	Dy.Secretary
8.	Sri P. Kumar	Horticulture	Jt.Director
9	Er. S.Temsulong Jamir	Industries & Commerce	Dy.Director
10	Sri Z.Zhimomi	Treasuries & Accounts	Jt.Director
11	Sri C.Chamua	MSME	Senior Inv(Mech)
12	Sri Moasashi	Industries & Commerce	ADI(PMEGP)
13.	Sri L.Krishnamurty	BSNL	AGM
14.	Sri Ng. Dazii	BSNL	AGM
<b>B</b>	<b>RESERVE BANK OF INDIA &amp; NABARD ETC.</b>		
1	Sri N.K.Gayon	Reserve Bank of India	General Manager.
2.	Dr.D.Singh	Reserve Bank of India	Asst.General Manager.
3.	Sri M.K.Mandal	NABARD	Dy.General Manager
<b>C</b>	<b>FINANCIAL INSTITUTIONS</b>		
1	Sri B.J.Sharma	State Bank of India	General Manager
2.	Sri S.K.Kandar	State Bank of India	Dy.General Manager
3	Sri B.K.Thadani	Nagaland State Coop Bank	Managing Director
4.	Sri A.K.Das	State Bank of India	Asst.General Manager
5	Sri S.H.Leo	State Bank of India	Asst.General Manager
6	Sri V.Sridhar	SIDBI	General Manager



7	Sri F.R.Choudhury	United Bank of India	Chief Regional Manager
8	Sri. B.Mullick	Bank of Baroda	Dy.Regional Manager
9	Sri S.Lyngdoh	Central Bank of India	Asst.Manager
8	Sri T.Aier	Allahabad Bank	Manager
9	Sri G.N.Shetty	Vijaya Bank	Chief Manager
10	Sri L.P.Singh	P & S Bank	Sr.Manager
11	Sri A.Mukherjee	ICICI Bank	Op.Head
12	Sri N.Sema	Axis Bank	Sr. Manager
13	Sri N.Debnath	Punjab National Bank	Branch Manager
14	Sri John Ekka	Indian Bank	Senior Manager
15	Sri Jayanta Bora	Syndicate Bank	Branch Manager
16	Sri G.R.Teron	SIDBI	Asst.Manager
17	Sri Kedo Zotuo	Nagaland Rural Bank	SM(HOD)
18	Sri J.C.Das	Syndicate Bank	Branch Manager
19	Sri M.Mech	UCO Bank	Branch Manager
20	Sri Bedanta Deka	HDFC	Branch Head
21	Sri Dominic	HDFC	DM
22	Sri S.Bhattacharjee	State Bank of India	Chief Manager(Outreach)
23	Sri N.Biswas	State Bank of India	Chief Manager(Rural)
24	Sri Th.Tunglut	State Bank of India	Chief Manager(LB)
25	Sri D.Saikia	State Bank of India	Chief Manager(LB)
26	Sri K.Leivang	State Bank of India	Chief Manager(LB)
27	Sri P.Das	State Bank of India	Chief Manager(LB)
28	Major S.Rawat	State Bank of India	Security Officer
29.	Major K.Achumi	State Bank of India	Security Officer

<b>LIST OF ABSENTEE (BANKS)</b>			
1	FEDERAL BANK	2.	IDBI

<b>LIST OF ABSENTEE (BANKS)</b>			
1	FEDERAL BANK	2.	IDBI