

**AGENDA FOR SLBC MEETING NAGALAND
FOR THE QUARTER ENDED JUNE 2025**

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on 19.06.2025 (Quarter Ended March, 2025) was circulated to all the members. Since no request for amendment has been received, the house may adopt the minutes.

AGENDA No. 1:

Action Taken Report of the SLBC meeting held on 19.06.2025 (March 2025 Qrt):

Agend a No	SLBC decision	Action taken report
2	<p>Shri Hubert Wungshim, SLBC Convenor pointed out that CDR of YES bank fall under 10% since 2020 to 2023 and now it stood at 11.90% only as on 31.03.2025. YES bank was advised to increase their CD Ratio by focusing more on achieving ACP target.</p> <p style="text-align: center;">(Action: YES Bank)</p> <p>Shri Mangta Shouhte, AGM, RBI pointed out that Kohima was the only district having CD Ratio below 40%. He reported that Special DCC Meeting was held on 16th June 2025 to review CDR of Kohima District where it was observed that out of 18 banks 5 banks should decrease of CDR in the month of May 2025, 2 banks with no increase nor decrease, 4 banks did not submit the data – HDFC, IDFC, INDUS and YES banks. LDM Kohima was advised to hold special meeting for CDR on a regular basis. IDFC and ESAF SFB were directed to come out of Zero CDR.</p> <p style="text-align: center;">(Action : LDM Kohima, IDFC, ESAF SFB)</p>	<p>At the overall bank level, as of March 2025, our Credit-Deposit (CD) ratio stands at approximately 94%, indicating efficient deployment of deposits into productive credit avenues. Advances are granted across geographies based on overall liquidity and credit potential. For Nagaland State, our CD ratio currently stands at around 20%. We acknowledge the scope for improvement and will work towards increasing lending at the district level, with a particular focus on retail lending. We will continue to keep you updated on the progress through our periodic MIS and data submissions. - IDFC</p>
3	<p>Shri Taliremba, Principal Secretary, highlighted that ESAF Small Finance bank, inspite of their existence in the State for more than 5/6 months was still having Zero CDR. ESAF Small Finance bank was instructed to exhibit some Advances figures from the next SLBC meeting. Highlighting some banks having low CDR Viz., IND, PNB, AXIS,</p>	<p>At the overall bank level, as of March 2025, our Credit-Deposit (CD) ratio stands at approximately 94%, indicating efficient deployment of deposits into productive credit avenues. Advances are granted across geographies based on overall liquidity and credit potential. For</p>

	<p>BAND, FED, IDFC, SIB, CAN, YES and ESAF SFB, he advised these bank to have in mind the negative impact on the State CDR as a whole, and urged the banks to carry out special drive in extending loans in order to exhibit higher CDR in the subsequent SLBC meeting.</p> <p>(Action: IND, PNB, AXIS, BAND, FED, IDFC, SIB, CAN, YES, ESAF SFB)</p>	<p>Nagaland State, our CD ratio currently stands at around 20%. We acknowledge the scope for improvement and will work towards increasing lending at the district level, with a particular focus on retail lending. We will continue to keep you updated on the progress through our periodic MIS and data submissions. – IDFC</p> <p>We have already sensitized all our branches to increase the number of loans disbursed. Primary focus will be on priority sector lending specially on Agri and MSME sector. Targets have already been assigned to branches for disbursement the loans for the FY which is being monitored and tracked by the controlling office.</p> <p>- AXIS Bank</p>
4	<p>(i). AGRICULTURE:</p> <p>There is an overall YoY growth of 64.45 % (Rs. 359.59 Cr) in Agri Priority Sector Advances. Banks with YoY negative growth in advance under Agri (PS) during the FY 2024-25 upto March 2025 Qtr are BOI (-Rs. 0.26 Cr), BOM (-Rs. 1.07 Cr), IND (-Rs. 1.29 Cr), SBI (-Rs. 54.2 Cr), UCO (-Rs. 1.05 Cr) and NESFB (-Rs. 0.34 Cr). These banks were advised to enhance their lending in Agriculture Sector.</p> <p>(Action : BOI, BOM, IND, SBI, UCO and NESFB)</p>	
	<p>(ii). MSME SECTOR:</p> <p>There was a YoY positive growth of 11.50 % (Rs. 164.11 Cr) in MSME advances at the end of March 2025. Banks with YoY negative growth under MSME (PS) are BOB (-Rs. 1.98 Cr), BOI (-Rs. 0.05 Cr), BOM (-Rs. 11.23 Cr), CAN (-Rs. 2.50 Cr), IND (-Rs. 2.10 Cr), PNB (-Rs. 22.19 Cr), UNI (-Rs. 0.48 Cr), INDUS (-Rs. 0.97 Cr), NESFB (-Rs. 1.73 Cr) and NSCB (-Rs 0.51 Cr). These banks were advised to enhance their lending in MSME Sector.</p> <p>(Action: BOB, BOI, BOM, CAN, IND, PNB, UNI, INDUS, NESFB, NSCB)</p>	
	<p>(iii). OTHER PRIORITY SECTOR:</p> <p>Banks with major YoY negative growth:</p>	<p>We have dedicated business divisions internally to focus on other priority advances</p>

	<p>BOB (-Rs. 0.51 Cr), BOI (-Rs 1.77 Cr), BOM (-Rs. 1.29 Cr), CAN (-Rs. 0.47 Cr), CBI (-Rs. 0.62 Cr), IND (-Rs 0.56 Cr), PNB (-Rs. 0.18 Cr), PSB (-Rs. 0.09 Cr), UNI (-Rs. 0.29 Cr), AXIS (-Rs. 1.61 Cr), BAND (-Rs. 18.94 Cr), FED (-Rs. 0.24 Cr), HDFC (-Rs. 0.01 Cr), ICICI (-Rs 0.61 Cr) and IDBI (-Rs. 0.56 Cr).</p> <p>(Action : BOB, BOI, BOM, CAN, CBI, IND, PNB, PSB, UNI, AXIS, BAND, FED, HDFC, ICICI, IDBI)</p>	<p>2. We assign targets at branch, region, Zonal level and monitor that closely for achievement of the same</p> <p>3. All applications received are logged in loan processing software so each application can be tracked at all levels for disposal</p> <p>4. Growth of advances to other priority sector is monitored at senior level. - HDFC</p> <p>We have noted the same. Corrective measures have already been initiated. We will ensure YOY positive growth from next quarter onwards. - AXIS</p>
5	<p>PMFME Sub Committee on Priority Advances and GSS held on 30.05.2025 approved the total target (PMFME) of 275 number for FY 2025-26 as set by the ministry. The SLBC also endorsed the target approved by the Sub Committee and SLBC Convenor will share the target district wise/ Bank wise with all stakeholders.</p> <p>(Action: SLBC)</p> <p>PM SURYA GHAR (ROOF-TOP SOLAR)</p> <p>After brief discussion on the scheme, it was decided to carry forward the target set during the last quarter of FY 2024-25 bank wise and district wise. The line department was absent. The line department should come up with comprehensive guidelines/modalities for implementation of the scheme. In the meantime, Banks will try to achieve the target in active coordination with Power Department.</p> <p>(Action: Power Department, Banks, SLBC)</p> <p>CMMFI – Shri Taliremba, Principal Secretary highlighted that some banks have not participated in CMMFI viz., Bandhan, HDFC, ICICI, INDUS, NESFB, SIB and YES Bank. He informed the house that the State Level Implementation cum Monitoring Committee has decided that sooner or later the State Government may disconnect all Government transactions with</p>	<p>CMMFI - Bank ensures that all applications are taken up in time bound manner and processed for disbursement/rejection within the timeline. - HDFC</p>

	<p>those Banks who have not wholeheartedly participated in implementing the CMMFI scheme. He also highlighted that the bank after receiving CMMFI application should act upon cases within a fortnight and should not keep pending beyond the deadline.</p> <p>(Action: Bandhan, HDFC, ICICI, IDFC, INDUS, NESFB, SIB, YES Bank)</p>	
8	<p>(ii) EXPANDING AND DEEPENING OF DIGITAL PAYMENTS UNDERTAKEN IN THE STATE AS ON 31st MARCH 2025.</p> <p>The minute of Sub Committee Meeting on Digital Payment held on 30.05.2025 was reviewed and was decided that Meluri District having 99.75% in SB and 99.39% in Current Account should achieve 100% by 30th June 2025. All other districts should achieve 100% by the timeline set by the Sub Committee.</p> <p>(Action: LDM Meluri)</p> <p>(v) Submission of FL Target under NABARD by all banks.</p> <p>All banks were advised to submit Financial Literacy Camp target to NABARD for their approval in order to get reimbursement from NABARD.</p> <p>(Action: All Banks except NRB)</p>	<p>Meluri district has achieved 100% by June 2025</p> <p>Noted, Bank has advised all its Rural Branches to conduct 1 FLC camp every month in coordination with Micro Finance/other teams, however it is to be noted that Bank do not have Rural Branches in Nagaland. - HDFC</p>
10	<p>REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2024-25:</p> <p>Shri Prafulla Barman, SDR, Northeast highlighted that out of 17 districts in Nagaland, 7 districts were identified for setting up of RSETI by SLBC in 2013 whereas only one RSETI has been opened by State Bank of India in Peren District. He requested all allottee banks to start setting up RSETI without waiting for land allotment. He also requested allottee banks to write to MoRD for approval.</p> <p>Smt Imtimenla, Addl. Secretary (Finance) reported that buildings for RSETI have been identified in Mon, Tuensang, Mokokchung and Wokha which are allotted to Bank of Baroda, State bank of India, Axis bank and Bank of Baroda respectively.</p>	<p>We have taken this up with our corporate office. We will update on this matter shortly.</p> <p>- AXIS</p> <p>Administrative Approval request sent to SLBC, Guahati for Phek</p> <p>- SBI (DMP)</p> <p>Allotment of ITI building and private own building were inspected on 17.07.2025 but found not suitable. Land allotment is required.</p> <p>- SBI (MKC)</p>

	<p>After discussion, it was decided that joint inspection will be carried out at the earliest by the allottee banks of the identified buildings involving all stakeholders.</p> <p>(Action: BOB, SBI and AXIS)</p>	
12	<p>ATM Deployment Deficient Districts:</p> <p>There are 7 districts under ATM Deficiencies :Kiphire (-1), Mon (-5), Peren (-4), Phek (-3), Tuensang (-3), Wokha (-6) and Zunheboto (-6). Shri Mangta Shouhete reported that a special meeting was conducted by LDM, Wokha where 5 Banks viz., ICICI, BOB, CBI, HDFC and AXIS had committed to set up one offsite ATM each. All other LDMs having deficient ATM deployment were advised to conduct special meeting of ATM Deployment Deficiency.</p> <p>(Action: LDMs of Kiphire, Mon, Peren, Phek, Tuensang and Zunheboto)</p>	

AGENDA 1: ANNUAL CREDIT PLAN FY 2025-26

Sector	FY 2024-25	FY 2025-26		INCREASE	INC %
		NABARD	SLBC/DCC		
Agri	540.47	748.22	1180.00	639.53	118.33%
MSME	1137.16	1085.92	1192.21	55.05	4.84%
Other PS	326.04	349.69	363.85	37.81	11.60%
Total	2003.67	2183.84	2736.06	732.39	36.55%

Agriculture Target approved by DCC was Rs 722.01 Cr. However, DFS has revised Ground Level Agriculture target for FY 2025-26 at Rs 1180 Crore on 03.07.2025. Accordingly, District wise/ Bank wise target for Agriculture has been revised.

AGENDA 2 : CD Ratio, Review of Districts with CD Ratio below 40%

CD Ratio of the banks stood at 62.06% as on 30th June, 2025 showing increase from 59.98% as on 31st March, 2025. The following table shows trend of CD Ratio of all banks for the last 6 years:

DISTRICT WISE CD RATIO (Last 6 Years) – 30th JUNE 2025
District wise Position CD RATIO Report of Nagaland Last 6 Years

SI No.	District Name	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	June-25
1	CHUMOUKEDIMA				75.64	78.2	85.76	86.48
2	DIMAPUR	48.01	47.95	52.46	56.01	62.96	64.48	66.89
3	KIPHIRE	82.31	111.21	126.55	115.64	143.77	156.77	48.72
4	KOHIMA	20.16	22.94	23.08	26.17	28.28	29.43	31.67
5	LONGLENG	88.36	110.25	147.77	139.13	153.52	136.21	173.75
6	MOKOKCHUNG	80.13	82.58	76.22	79.52	87.97	98.53	91.70
7	MON	61.53	69.46	77.16	82.76	93.86	105.28	107.31
8	NIULAND			65.7	141.56	40.52	201.14	192.34
9	NOKLAK				74.4	51.65	77.44	73.77
10	PEREN	113.38	97.36	134.32	110.42	149.59	122.87	131.22
11	PHEK	74.32	70.67	90.4	82.49	93.73	107.01	126.57
12	SHAMATOR				127.4	129.01	158.36	164.47
13	TSEMINYU				73.08	87.54	119.32	129.29
14	TUENSANG	104.1	114.69	124.01	131.66	140.66	156.59	171.13
15	WOKHA	73.72	73.65	91.68	68.7	86.59	93.4	93.56
16	ZUNHEBOTO	83.29	102.64	112.55	107.38	125.62	132.12	147.44
17	MELURI							65.83
	Grand Total	41.60	44.28	48.08	52.26	57.71	59.98	62.06

Kohima District is under 40 % CDR

AGENDA 3: REVIEW OF CREDIT DISBURSEMENT

a. Achievement under ACP (Priority Sector Lending) upto June 2025 Qtr FY 2025-26: (Rs in Crore)

Sector	FY 2024-25			FY 2025-26		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri	540.47	428.99	79.38%	1180.00	565.14	47.89
MSME	1137.16	968.91	85.20%	1192.21	388.12	32.55
Other PS	326.04	67.65	20.75%	363.85	29.21	8.03
Total	2003.67	1465.57	73.14 %	2736.06	982.48	35.91

Total ACP (Priority Sector lending) achievement stood at 35.91%. Nil performing banks in Agri (PS) are BOM, IND, IDFC, ESAF and SSFB and in MSME (PS) – INDUS, ESAF, SIB & NSCB and in Other (PS) – INDUS, ESAF, SIB, SSFB, IDFC, YES, PSB, FED, CBI and HDFC.

BANKS WITH LOW ACHIEVEMENTS OF ACP (PS) – BELOW 40% (Rs in Crore)

Bank Name	Total (PS) Target No.	Total (PS) Target Amount	Total (PS) Achieved No.	Total (PS) Achieved Amount	Total(PS) Achv % Amount	CDR as on June 2025
INDUS	629	39.50	0	0.00	0.00	56.09
ESAF	155	3.19	0	0.00	0.00	0
SSFB	1600	52.42	16	0.41	0.79	40.98
IDFC	497	33.69	19	0.56	1.65	19.35
PSB	521	30.55	9	0.61	1.98	12.43
YES	653	30.28	1	0.60	1.98	53.40
BOI	518	34.75	25	1.01	2.91	90.87
BOM	513	31.55	5	0.98	3.12	236.96
CAN	2068	64.84	119	3.97	6.12	37.41
IND	1745	66.55	20	4.33	6.5	34.73
PNB	642	55.60	91	3.99	7.18	36.64
NRB	3092	72.00	196	5.52	7.65	47.94
IOB	223	21.17	35	1.68	7.96	114.84
BAND	1267	46.45	0	4.86	10.45	17.16
NSCB	8755	175.81	430	26.09	14.84	73.80
CBI	2034	57.92	510	8.77	15.14	53.30
FED	815	34.76	34	5.75	16.54	13.41
UCO	1699	66.37	151	14.18	21.37	57.48
IDBI	2479	64.28	321	15.75	24.51	45.58
SBI	140081	784.65	5503	255.71	32.59	81.89

c. KCC loan, crop insurance under PMFBY- Not implemented in the state.

e. Grant of Education Loan as on 30.06.2025:

EDUCATION LOAN Report FY-2025-2026 & O/S as on date 30-06-2025					
(Rs. In Lakhs)					
SI No.	Bank Name	Sanctioned No	Sanctioned Amt	OS No	OS amt
1	BOB	4	27.03	76	575.26
2	BOI	0	0	1	77.64
3	BOM	3	33.31	12	42.78
4	CAN	3	8.22	17	59.42
5	CBI	0	0	9	3.81
6	IND	0	0	17	48.89
7	IOB	2	0	2	5.85
8	PNB	0	0	8	25.92
9	PSB	0	0	0	0
10	SBI	28	37.92	425	1881.22
11	UCO	4	29.5	13	111.53
12	UNI	1	3.05	13	81.94
Public	Total	45	139.03	593	2914.26
1	AXIS	10	247.3	10	208.62
2	BAND	0	0	0	0
3	FED	0	0	1	0.28
4	HDFC	0	0	1	0.1
5	ICICI	1	40	4	51.56
6	IDBI	0	0	12	28.9
7	IDFC	0	0	0	0
8	INDUS	0	0	0	0
9	SIB	0	0	0	0
10	YES	0	0	0	0
Private	Total	11	287.3	28	289.46
1	ESAF	0	0	0	0
2	SSFB	0	0	0	0
Small FB	Total	0	0	0	0
1	NRB	0	0	0	0
RRB	Total	0	0	0	0
1	NSCB	0	0	0	0
Grand	Total	56	426.33	621	3203.72

f. Progress under SHG bank linkages as on 30.06.2025

Bankwise Progress under SHG FY-2025-2026 & O/S as on date 30-06-2025					
(Amount in Rs. Lakhs)					
SI No.	BankName	During the Quarter Savings Linked No	During the Quarter Savings Linked Amount	During the Quarter Credit Linked No	During the Quarter Credit Linked Amount
1	BOB	21	8.67	3	9.94
2	BOI	1	0.5	0	0
3	BOM	0	0	0	0
4	CAN	5	0.08	3	8.33
5	CBI	9	0.18	7	14.99
6	IND	2	0.05	0	0
7	IOB	25	17.25	6	21.17
8	PNB	3	0.02	0	0
9	PSB	0	0	0	0
10	SBI	389	38.82	349	1335.07
11	UCO	8	0.1	0	0
12	UNI	0	0	0	0
Pub	Total	463	65.67	368	1389.5
1	AXIS	0	0	0	0
2	BAND	0	0	0	0
3	FED	0	0	0	0
4	HDFC	0	0	17	53.93
5	ICICI	0	0	0	0
6	IDBI	2	6.36	2	11
7	IDFC	0	0	0	0
8	INDUS	0	0	0	0
9	SIB	0	0	0	0
10	YES	0	0	0	0
Priv	Total	2	6.36	19	64.93
1	ESAF	0	0	0	0
2	SSFB	0	0	0	0
Small FB	Total	0	0	0	0
1	NRB	46	1.34	35	114.66
RRB	Total	46	1.34	35	114.66
1	NSCB	14986	2493.31	1814	3424.8
Grand	Total	15497	2566.68	2236	4993.89

g. Skill Loan initiative of Government of Nagaland

AGENDA 4: PRIORITY SECTOR ADVANCES POSITION AS ON 30.06.2025:

(Amount in Rs. Crore)

Sector	O/s as on June '23 (FY 23-24)	O/s as on June '24 (FY 24-25)	O/s as on June '25 (FY 25-26)	YoY Growth (%)	PSL Adv % to Tot Adv
# Agri	477.02	960.88	957.08	-0.40	8.36%
MSME	1216.52	1412.53	1614.14	14.27	14.11%
Other PS	203.17	236.60	249.22	5.33	2.18%
Total	1896.71	2610.01	2820.44	8.06	24.66%

Total priority sector advances stood at 24.66% against the total advances of Rs 11439.20 Cr. The performance in Other (PS) stood at 2.18% only which need more focus.

(i). AGRICULTURE:

(Amount in Rs. Crore)

Sub-Segment	O/s as on June '23 (FY 23-24)	O/s as on June '24 (FY 24-25)	O/s as on June '25 (FY 25-26)	YoY Growth (%)
Crop Loan	308.06	770.85	723.50	-6.14
Term Loan	126.65	154.24	183.63	19.05
Other Agri loan	42.29	35.78	49.93	39.55
Total	477.02	960.88	957.08	-0.40

(NB: RIDF figure excluded)

There is an overall YoY decrease of -0.40% (Rs. -3.8 Cr) in Agri Priority Sector Advances. Banks with YoY negative growth in advance under Agri (PS) during the FY 2025-26 upto June 2025 Qtr are SSFB (- Rs. 0.35 Cr), ICICI (- Rs. 0.82 Cr), IND (- Rs. 1.38 Cr), CBI (- Rs. 1.52 Cr), BOM (- Rs. 2.00 Cr), PSB (- Rs. 4.45 Cr) and SBI (- Rs. 32.21).

(ii) MSME SECTOR:

(Amount in Rs. Crore)

Sub-Segment	O/s as on June '23 (FY 23-24)	O/s as on June '24 (FY 24-25)	O/s as on June '25 (FY 25-26)	YoY Growth (%)
Micro	767.78	935.06	1227.70	31.30%
Small	320.77	358.46	261.66	-27.00%
Medium	112.33	101.45	109.44	7.88%
Other	15.63	17.55	15.33	-12.65%
Total	1216.52	1412.53	1614.14	14.27%

There is a YoY positive growth of 14.27% (Rs. 201.61 Cr) in MSME advances at the end of June 2025. Banks with YoY negative growth under MSME (PS): CBI (- Rs. 0.95 Cr), INDUS (- Rs. 1.28 Cr), PSB (- Rs. 1.61 Cr), SSFB (- Rs. 1.75 Cr), CAN (- Rs. 2.25 Cr), AXIS (- Rs. 2.49 Cr), IND (- Rs. 8.15 Cr) and PNB (- Rs. 28.20 Cr). PNB reported that the decrease of Rs28.20 Cr is due to one-time settlement of 2 big loans (NPA).

(iii) OTHER PRIORITY SECTOR:

(Amount in Rs. Crore)

Sub-Segment	O/s as on June '23 (FY 23-24)	O/s as on June '24 (FY 24-25)	O/s as on June '25 (FY 25-26)	YoY Growth (%)
Export Credit	0.00	0.00	0.00	NA
Education	11.85	14.87	19.84	33.42%
Housing	121.94	155.66	182.53	17.26%
Social Infra	0.04	0.00	0.49	-
Renewable Energy	0.09	0.00	0.00	-
Other PS	69.24	66.06	46.34	-29.85%
Total PS	203.17	236.60	249.22	5.33%

Banks with major YoY negative growth:

HDFC (- Rs. 0.03 Cr), FED (- Rs. 0.04 Cr), BOB (- Rs. 0.22 Cr), CAN (- Rs. 0.27 Cr), ICICI (- Rs. 0.47 Cr), CBI (-Rs. 0.59 Cr), AXIS (- Rs. 6.57 Cr), PSB (- Rs. 8.02 Cr) and BAND (- Rs. 18.22 Cr).

HDFC bank is requested to come up with their bank policy for financing Commercial Vehicle in the state of Nagaland.

AGENDA 5: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)

(Amount in Rs. Crores)

Schemes	Target FY 2025-26		Disbursement (Apr 25 to June 25)		Outstanding as on 30.06.2025	
	No.	Amount	No.	Amount	No.	Amount
	NRLM		505	13.57	2622	66.47
NULM			169	9.17	178	2.78
PMEGP			659	16.41	4038	108.78
SUI			86	13.80	528	89.44
MUDRA	23655	478.80	8218	115.20	42004	724.09
PMFME	275	-	39	1.80	-	-

PMEGP target for FY 2025-26 is yet to be received from KVIC. PMFME target for FY 2025-26 is set at 275 by the Ministry.

NULM: Federal Bank has shown CY Disbursement of 147 No. with an amount of Rs 8.92 Cr. whereas outstanding is shown as 1 No. amount Rs 0.78 Cr.

PMEGP: CBI has shown disbursement of 9 A/Cs with Rs 0.66 Cr but outstanding NIL.

SUI: BOM has shown disbursement of 18 A/Cs with Rs 4.45 Cr. but Nil outstanding.

PMMY : Nil performing Banks – IDFC, INDUS, SIB, YES, ESAF, SSFB, NSCB.

**PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISE
(PMFME) FY 2025-26.**

PMFME POSITION AS ON 17.09.2025 & TARGET FOR FY 2025-26

Slno	Bank name	FY 2025 - 26 Target	No of Sanction	Amt Sanctioned (Rs in Lakh)	PENDING AT BANK	REJECTED BY BANK	TOTAL APPLICATION RECEIVED
1	BOB	5	5	35.90	4	12	21
2	BOI	5					0
3	BOM	5				1	1
4	CAN	5				2	2
5	CBI	10			4		4
6	IND	5			1	6	7
7	IOB	2					0
8	PNB	5	1	4.00		1	2
9	PSB	2					0
10	SBI	104	48	221.45	13	52	113
11	UCO	10	4	20.92	14	2	20
12	UNI	10				4	4
13	AXIS	10			2		2
14	BAND	5			1		1
15	FED	5					0
16	HDFC	10				1	1
17	ICICI	5					0
18	IDBI	10				5	5
19	IDFC	5					0
20	INDUS	5			1		1
21	SIB	2			1		1
22	YES	5					0
23	NESFB	5					0
24	NRB	20			10	3	13
25	NSCB	20			5	1	6
	Total	275	58	282.27	56	90	204

PMSVANIDHI: Restructured and New Guideline – SUDA

The Scheme extended upto – 31.03.2030. Pending for Sanction – 921, Pending for Disbursement - 86

PM SURYA GHAR (ROOF-TOP SOLAR) :

As per Jansamarth Portal as on 17.09.2025

District Name	Bank Name	Applications Sourced		Sanctioned		Rejected		Pending	
		No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
CHUMOUKEDIMA	State Bank of India	6	15.2	1	1.89	5	13.2	0	0
DIMAPUR	State Bank of India	28	53.4	11	19.04	4	7.56	13	26.5
DIMAPUR	Canara Bank	1	2	0	0	1	2	0	0
KOHIMA	State Bank of India	2	4.65	1	2	0	0	1	1.85
DIMAPUR	Punjab National Bank	7	11.64	3	4.64	2	3.5	2	3.5
KOHIMA	Union Bank of India	1	1.4	0	0	1	1.4	0	0
DIMAPUR	UCO Bank	1	1.98	1	1.7	0	0	0	0
NIULAND	Indian Bank	1	1.3	0	0	1	1.3	0	0
DIMAPUR	Central Bank of India	1	2.1	0	0	1	2.1	0	0
NIULAND	UCO Bank	1	1.3	1	1.26	0	0	0	0

PM VISWAKARMA : As on 11.08.2025

District	Bank	Application on board	District Total	Sanctioned (Number)	Amt Sanctioned
Mon	SBI	166	166	11	10.46
Dimapur	BOB	10	217	4	4.00
	CBI	5		1	1.00
	HDFC	1			0.00
	IOB	1			0.00
	NRB	4		2	2.00
	PSB	1			0.00
	PNB	2		2	2.00
	UNI	1			0.00
	SBI	189		8	6.63
	FED	3			0.00
Kiphire	SBI	185	185	35	35.00
Kohima	AXIS	3	245		0.00
	BOB	12		2	1.00
	BOI	3		2	1.10
	BOM	1		1	1.00
	CAN	1		1	0.50
	CBI	10		3	2.50
	IND	4		1	1.00
	NRB	6		1	1.00
	PSB	1		1	1.00
	SBI	192		76	73.50
	UCO	12		3	3.00
Longleng	SBI	1	1		0.00
Mokokchung	AXIS	1	69		0.00
	BOB	7		2	2.00
	CAN	5			0.00
	CBI	6			0.00
	IND	4		1	1.00
	NRB	1			0.00
	SBI	45		1	1.00
Peren	SBI	49	49	7	7.00
Phek	SBI	143	143	31	31.00
Tuensang	SBI	20	20		0.00
Wokha	AXIS	1	189		0.00
	BOB	11		3	3.00
	CBI	24		5	5.00
	ICICI	1			0.00
	NRB	5			0.00
	SBI	147		34	34.00
Zunheboto	CBI	5	88		0.00
	SBI	83		14	14.00
	Grand Total	1372	1372	252	244.68

Brief report from SLPMU highlighted in the Minute of Sub Committee on Priority Sector & GSS held on 28.08.2025 – attached.

CHIEF MINISTER MICRO FINANCE INITIATIVES (CMMFI) STATUS FOR THE PERIOD UNDER REVIEW

District wise Subsidy released as on 08.08.2025

Sl. No	Name of Bank	CMMFI Subsidy	
		Number of Applicant	Amount
1	State Bank of India	1565	₹ 31,21,88,934.30
2	Nagaland Rural Bank	58	₹ 1,11,71,397.00
3	Union Bank of India	3	₹ 08,47,832.00
4	Indian Bank	3	₹ 09,00,000.00
5	UCO Bank	40	₹ 1,17,27,267.00
6	Axis Bank Ltd	3	₹ 03,60,000.00
7	Bank of Baroda	8	₹ 20,56,634.00
8	ICICI Bank Ltd	0	₹ 00,00,000.00
9	Punjab National Bank	7	₹ 16,74,000.00
10	Punjab & Sind Bank	6	₹ 16,40,400.00
11	Canara Bank	2	₹ 07,80,735.00
12	HDFC Bank Ltd	0	₹ 00,00,000.00
13	Yes Bank Ltd	0	₹ 00,00,000.00
14	Bank of India	3	₹ 07,50,000.00
15	Bank of Maharashtra	3	₹ 12,76,500.00
16	Federal Bank	2	₹ 01,62,000.00
17	Bandhan Bank	0	₹ 00,00,000.00
18	Indian Overseas Bank	0	₹ 00,00,000.00
19	Central Bank of India	21	₹ 54,90,774.00
20	NSCB Ltd	120	₹ 2,67,40,558.00
21	IDBI Bank Ltd	3	₹ 08,86,788.00
22	North East Small Finance Bank	0	₹ 00,00,000.00
	Total	1847	₹ 37,86,53,819.30

District wise CMMFI Subsidy released by SBI Kohima till 08-08-2025

Sl No.	District	Bank	CMMFI SUBSIDY			
			Total No of Applicant	Total Subsidy Disbursed Amount	District Total Applicants	District Total Subsidy
1	Kohima	SBI	138	₹ 3,69,48,322.00	229	₹ 6,27,66,253.00
		UCO	23	₹ 77,52,000.00		
		Bank of Baroda	1	₹ 04,50,000.00		
		Bank of India	3	₹ 07,50,000.00		
		Central Bank of India	2	₹ 06,00,000.00		
		Punjab National Bank	6	₹ 13,80,000.00		
		NRB	16	₹ 34,80,258.00		
		Canara bank	2	₹ 07,80,735.00		
		NSCB Ltd	25	₹ 69,07,500.00		
		IDBI Bank Ltd	1	₹ 03,07,038.00		
		Punjab & Sind Bank	5	₹ 13,40,400.00		
		Bank of Maharashtra	2	₹ 09,00,000.00		
		AXIS	2	₹ 02,70,000.00		
		Indian Bank	3	₹ 09,00,000.00		
2	Dimapur	SBI	112	₹ 2,93,15,202.00	140	₹ 3,69,39,096.00
		UCO	11	₹ 27,88,767.00		
		Union Bank of India	3	₹ 08,47,832.00		
		Punjab National Bank	1	₹ 02,94,000.00		
		Punjab & Sind Bank	1	₹ 03,00,000.00		
		Central Bank of India	2	₹ 06,64,500.00		
		NSCB Ltd	3	₹ 08,08,795.00		
		Bank of Maharashtra	1	₹ 03,76,500.00		
		NRB	6	₹ 15,43,500.00		
3	Peren	NSCB Ltd	1	₹ 02,64,000.00	72	₹ 1,61,20,501.00
		SBI	71	₹ 1,58,56,501.00		
4	Niu land	NRB	5	₹ 11,46,283.00	88	₹ 1,79,51,631.00
		Federal Bank Ltd	2	₹ 01,62,000.00		
		NSCB Ltd	6	₹ 12,39,000.00		
		Central Bank of India	4	₹ 08,58,000.00		
		SBI	71	₹ 1,45,46,348.00		
5	Mokokchung	SBI	200	₹ 4,21,59,301.70	248	₹ 5,15,15,363.70
		Central Bank of India	3	₹ 03,98,274.00		
		IDBI Bank Ltd	1	₹ 03,69,750.00		
		NSCB Ltd	28	₹ 54,92,538.00		
		Bank of Baroda	5	₹ 12,18,134.00		
		NRB	11	₹ 18,77,366.00		
6	Zunheboto	UCO	2	₹ 04,50,000.00	212	₹ 3,80,01,995.00
		SBI	199	₹ 3,49,96,955.00		
		Central Bank of India	7	₹ 20,70,000.00		
		NSCB Ltd	2	₹ 02,88,000.00		
		NRB	2	₹ 01,97,040.00		
7	Wokha	IDBI Bank Ltd	1	₹ 02,10,000.00	127	₹ 2,58,54,503.30
		SBI	110	₹ 2,19,64,403.30		

		NSCB Ltd	7	₹ 13,82,100.00		
		AXIS	1	₹ 00,90,000.00		
		Central Bank of India	3	₹ 09,00,000.00		
		NRB	5	₹ 13,08,000.00		
8	Mon	NSCB Ltd	6	₹ 11,55,000.00	112	₹ 2,18,93,094.30
		SBI	106	₹ 2,07,38,094.30		
9	Tuensang	SBI	115	₹ 2,10,64,325.00	138	₹ 2,45,94,755.00
		NSCB Ltd	23	₹ 35,30,430.00		
10	Longleng	SBI	63	₹ 1,10,84,448.00	63	₹ 1,10,84,448.00
11	Kiphire	NSCB Ltd	9	₹ 22,25,100.00	61	₹ 83,20,290.00
		NRB	4	₹ 07,18,950.00		
		SBI	48	₹ 53,76,240.00		
12	Noklak	SBI	81	₹ 1,36,89,911.00	81	₹ 1,36,89,911.00
13	Shamator	SBI	66	₹ 1,03,23,000.00	69	₹ 1,12,23,000.00
		NRB	3	₹ 09,00,000.00		
14	Chumukedima	NSCB Ltd	8	₹ 19,14,000.00	75	₹ 1,53,58,068.00
		Bank of Baroda	1	₹ 01,48,500.00		
		UCO	4	₹ 07,36,500.00		
		SBI	62	₹ 1,25,59,068.00		
15	Phek	NSCB Ltd	3	₹ 05,92,095.00	79	₹ 1,50,96,980.00
		SBI	76	₹ 1,45,04,885.00		
16	Tsemminyu	NSCB Ltd	5	₹ 09,42,000.00	53	₹ 82,43,930.00
		Bank of Baroda	1	₹ 02,40,000.00		
		SBI	47	₹ 70,61,930.00		
Total			1847	₹ 37,86,53,819.30	1847	₹ 37,86,53,819.30

STATUS OF CMMFI SUBSIDY ACCOUNT AS ON 08-08-2025

SL No	District	Total Subsidy Claim received by SBI (Kohima Branch)	Total Subsidy released by SBI (Kohima Branch)	Total Allocation (amt in Crore)	Total Subsidy amount released
1	Kohima	229	229	5.00	₹ 6,27,66,253.00
2	Dimapur	140	140	5.00	₹ 3,69,39,096.00
3	Peren	72	72	3.00	₹ 1,61,20,501.00
4	Niuland	88	88	3.00	₹ 1,79,51,631.00
5	Mokokchung	248	248	5.00	₹ 5,15,15,363.70
6	Zunheboto	212	212	4.00	₹ 3,80,01,995.00
7	Wokha	127	127	5.00	₹ 2,58,54,503.30
8	Mon	112	112	5.00	₹ 2,18,93,094.30
9	Tuensang	138	138	4.00	₹ 2,45,94,755.00
10	Longleng	63	63	3.00	₹ 1,10,84,448.00
11	Kiphire	61	61	3.00	₹ 83,20,290.00
12	Noklak	81	81	3.00	₹ 1,36,89,911.00
13	Shamator	69	69	3.00	₹ 1,12,23,000.00
14	Chumukedima	75	75	4.00	₹ 1,53,58,068.00
15	Phek	79	79	5.00	₹ 1,50,96,980.00
16	Tsemminyu	53	53	3.00	₹ 82,43,930.00
TOTAL		1847	1847	63.00	₹ 37,86,53,819.30

DISTRICTWISE SUMMARY OF CMMFI AS ON 08.08.2025

SL NO	DISTRICT	TOTAL APPLICATIONS APPROVED BY DLIMC	TOTAL APPLICATION SANCTIONED	TOTAL APPLICATION PENDING	TOTAL APPLICATION REJECTED
		Nos	Nos	Nos	Nos
1	DIMAPUR	279	149	64	66
2	PEREN	94	72	0	22
3	NIULAND	135	88	2	45
4	WOKHA	263	127	11	125
5	ZUNHEBOTO	222	212	7	3
6	PHEK	128	79	6	43
7	CHUMOUKEDIMA	109	83	5	21
8	KOHIMA	406	229	119	58
9	TSEMINYU	194	54	115	25
10	MON	188	113	20	55
11	MOKOKCHUNG	322	248	32	42
12	LONGLENG	87	63	14	10
13	KIPHIRE	190	63	21	106
14	SHAMATOR	72	69	3	0
15	NOKLAK	173	81	68	24
16	TUENSANG	185	138	5	42
TOTAL		3047	1868	492	687

BANKWISE POSITION OF CMMFI AS ON 08.08.2025

SI No	Bank	TOTAL APPLICATION APPVD BY DLIMC	TOTAL APPLICATION SANCTIONED	TOTAL APPLICATION PENDING	TOTAL APPLICATION REJECTED
1	AXIS	18	4	12	2
2	BAN	2	0	0	2
3	BOB	64	10	31	23
4	BOI	7	3	4	0
5	BOM	3	2	1	0
6	CAN	4	2	2	0
7	CBI	49	25	11	13
8	FED	10	4	6	0
9	HDFC	6	0	4	2
10	ICICI	2	0	1	1
11	IDBI	14	4	6	4
12	IDFC	1	0	1	0
13	IND	17	6	7	4
14	INDUS	0	0	0	0
15	IOB	3	1	0	2
16	NESFB	0	0	0	0
17	NRB	103	51	30	22
18	NSCB	184	129	42	13
19	PNB	12	8	4	0
20	PSB	6	6	0	0
21	SBI	2472	1565	324	583
22	SIB	1	0	1	0
23	UCO	64	45	4	15
24	UNION	5	3	1	1
25	YES	0	0	0	0
TOTAL		3047	1868	492	687

Bank with NIL Sanction in CMMFI – Bandhan, HDFC, ICICI, IDFC, INDUS, NESFB, SIB and YES Bank

AGENDA No. 6: POSITION OF NPA IN GSS AS ON 30.06.2025:
(Amount in Rs. Crore)

SCHEMES	June 2024				June 2025				NPA %
	No.	Amt	NPA No.	NPA Amt	No.	Amt	NPA No.	NPA Amt	
NRLM	1547	27.10	42	0.35	2622	66.47	34	0.24	0.36
NULM	335	7.84	42	0.38	178	2.78	41	0.44	15.80
PMEGP	4687	125.50	989	29.29	4038	108.78	996	25.04	22.97
SUI	515	96.12	32	4.68	528	89.44	48	35.49	39.69
MUDRA	37695	615.44	4263	55.09	42004	724.09	5195	69.48	9.59

PMEGP High NPA %:

FED-100.00, HDFC-83.70, CAN-61.63, AXIS-61.62, YES-56.65, PNB-52.12, ICICI-36.99, BOM-36.26, IND-34.88, and PSB-32.09

MUDRA High NPA %:

PSB-35.61, BOM-29.91, PNB-22.04, BOI-19.08, IOB-18.25, CBI-17.53, IND-17.19, IDBI-15.83, BOB-12.53 and CAN-11.93

NULM High NPA %

CBI-100, PNB-100, AXIS-100, IDBI-57.09, BOI-33.33, BOB-27.67, IND-27.49, UCO-23 and SBI-18.77

SUI High NPA %

CAN-100.00, IDBI-93.00, IND-32.26, BOB-19.77

AGENDA No. 7: REVIEW OF FINANCIAL INCLUSION INITIATIVES AND EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY:

a. Status of Unbanked Blocks in the State:

The decision taken at the SLBC Sub Committee Meeting for June Qtr 2025 held on the 28.08.2025 is enclosed in Annexure Unbanked Blocks. There are 19 **Blocks** in the State that remain unbanked.

b. Status of request of opening branch by SBI, BOB, Canara and UCO bank – Please refer decision of Sub Committee on unbanked block dated 28.08.2025

c. Request for dropping 2 villages allotted by DFS to SBI – Dzulhami & Kikruma

d. Request for dropping 1 Village allotted by DFS to NSCB – Pangti Village

Agenda No 8 :Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)**(Please refer Annexure)****CENTRE FOR FINANCIAL LITERACY (CFL):**

CRISIL Foundation as an implementing agency for the RBI Money-Wise Centre for Financial Literacy, impart financial literacy and knowledge to rural communities through various deliverables such as by conducting Awareness Camps (AWC), Flipbook Based Training (FBTs), Audio Visual Based Trainings (AVTs) and games. AVTs materials are available both in English version as well as Nagamese version for the convenient and easy understanding by the participants.

Progress of Phase-I CFLs during FY 2022-26 (April – June 2025):

April 2025 to June 2025 Quarter				
S.No.	State	CFL Name	No. of Awareness Camps conducted	Total Number of Participants
1	Nagaland	Chunlikha	21	940
2	Nagaland	Chiephobozou	34	975
3	Nagaland	Sitimi	31	508
4	Nagaland	Pungro	24	590
5	Nagaland	Athibung	9	256
6	Nagaland	Tening	20	464
7	Nagaland	Shamator	20	445
8	Nagaland	Longkhim	14	223
9	Nagaland	Chen	12	692
10	Nagaland	Tizit	5	281
11	Nagaland	Tobu	5	406
12	Nagaland	Tamlu	4	20
TOTAL			199	5800

Progress of Phase-II CFLs during FY 2025-26 (April – June 2025):

April 2025 to June 2025 Quarter				
S.No.	State	CFL Name	No. of Awareness Camps conducted	Number of Participants
1	Nagaland	Chumoukedima	45	1605
2	Nagaland	Niuland	18	204
3	Nagaland	Wokha	18	383
4	Nagaland	Sanis	19	733
5	Nagaland	Tuli	20	793
6	Nagaland	Ongpangkong S	42	820
7	Nagaland	Mangkolemba	0	0
8	Nagaland	Meluri	50	669
9	Nagaland	Pfutsero	113	1388
10	Nagaland	Sekruzu	18	186
11	Nagaland	Zunheboto	13	263
12	Nagaland	Akuluto	0	0
13	Nagaland	Satoi	31	370
14	Nagaland	Thonoknyu	10	476
15	Nagaland	Bhandari	13	305
Total			410	8195

a iii) Implementation of Centre for Financial Literacy (CFL) at Block Level

Sl. No.	District (No. of CFL)	Spons or Bank	NGO Allotted	Block Identified for setting up CFL	Adjacent Block 1	Adjacent Block 2
1	CHUMOUKEDIMA	BOB	Crisil Foundation	Chumoukedima	Medziphema	Dhansiripar
2	KIPHIRE	SBI	Crisil Foundation	Pungro	Khongsa	NA
				Sitimi	Longmatra	Kiphire Sadar
3	KOHIMA	SBI	Crisil Foundation	Chiephobozou	Sechu	Zakhama
4	LONGLENG	SBI	Crisil Foundation	Tamlu	Sakshi	Long leng
				Tuli	Changtongya	Chuchuyimlang
				Mangkolemba	Longchem	Tsurangkong
5	MOKOKCHUNG	SBI	Crisil Foundation	Ongpangkong (S)	Ongpangkong (N)	Kubolong
6	MON	SBI	Crisil Foundation	Tizit	Wakching	Naginimora
				Tobu	Angjangyang	NA
				Chen	Mon Sadar	Aboi
7	NIULAND	SBI	Crisil Foundation	Niuland	Kuhuboto	Aghunaqa
8	NOKLAK	SBI	Crisil Foundation	Thonoknyu	NA	NA
9	PEREN	SBI	Crisil Foundation	Athibung	Jalukie	NA
				Tening	Peren	NA
10	PHEK	SBI	Crisil Foundation	Meluri	Wezaho	NA
				Pfutsero	Chizami	Kikruma
				Sekruzu	Chetheba	Chozuba
11	SHAMATOR	SBI	Crisil Foundation	Shamator	Sansangyu	Chessore
12	TSEMINYU	SBI	Crisil Foundation	Chunlikha	Botsa	Tseminyu
13	TUENSANG	SBI	Crisil Foundation	Longkhem	Chare	Noksen
14	WOKHA	SBI	Crisil Foundation	Wokha	Chukitong	Wozhuro
				Bhandari	Changpang	NA
				Sanis	Baghty	Ralan
15	ZUNHEBOTO	SBI	Crisil Foundation	Zunheboto	Satakha	Ghathashi
				Satoi	Tokiye	NA
				Akuluto	Akuhaito	Suruhoto

ii. Expanding and Deepening of Digital Payment Ecosystem:

Sub Committee on Digital Payment was conducted on 28.08.2025 and the approved minute enclosed.

District wise performance – June 2025

District	SAVINGS BANK ACCOUNT	CURRENT ACCOUNT
	June 2025	June 2025
Phek	82.69%	96.39%
Peren	84.93%	91.72%
Kiphire	83.17%	99.37%
Longleng	99.65%	75.50%
Noklak	98.62%	80.46%
Niuland	99.77%	95.83%
Shamator	98.40%	98.79%
Zunheboto	77.45%	85.45%
Chumukedima	91.01%	93.48%
Dimapur	89.81%	98.96%
Mokokchung	77.60%	91.21%
Tseminyu	72.19%	93.73%
Tuensang	80.18%	99.52%
Wokha	86.34%	76.82%
Mon	85.23%	86.60%
Meluri	100%	100%

Timeline for Noklak, Niuland, Shamator and Meluri for achieving 100% was set at 30th June 2025. However, only Meluri can achieved. District Wise/ Bank wise performance with number of left out account given in Annexure.

iii. Review of Operations of Business Correspondents – hurdles/issues involved:

District wise BC /CSP as on date 30.06.2025

SI No.	District Name	TOTAL BC/CSP	FIX POINT BC/CSP	OTHER BC/CSP
1	CHUMOUKEDIMA	96	83	14
2	DIMAPUR	239	95	143
3	KIPHIKE	29	29	0
4	KOHIMA	231	88	145
5	LONGLENG	19	12	7
6	MELURI	4	1	3
7	MOKOKCHUNG	41	18	24
8	MON	224	161	63
9	NIULAND	12	3	9
10	NOKLAK	26	24	2
11	PEREN	26	24	4
12	PHEK	19	17	2
13	SHAMATOR	10	9	1
14	TSEMINYU	2	2	0
15	TUENSANG	12	5	7
16	WOKHA	46	36	10
17	ZUNHEBOTO	18	16	2
	Grand Total	1054	623	436

Airtel payment Bank Limited has shown 462 BC Fix.

Issues / hurdles faced by BC /CSP:

- i. Connectivity issues
- ii. Renumeration
- iii. Cost of maintenance
- iv. Hilly terrain / Long distance between CSP Point and linked Branch in remote /rural areas.

iv. **Review of inclusion of Financial Literacy in School Curriculum and digital financial literacy by Banks.**

v. **Financial Literacy Camps (FLC) for quarter ended June 2025:**

Please refer Annexure -I FL Activities, Annexure II B Target, Annexure II C Database, Annexure II Rural Branches and Annexure II A -Special Camps.

AGENDA No.9: APY PERFORMANCE FY 2025-26:

APY BANK WISE PERFORMANCES AS ON 31.08.2025

Name of Bank	Annual Target	Enrolments	% Achievement in FY 2025-26
	in FY 2025-26	in FY 2025-26	
IDBI Bank	560	640	114%
Indian Overseas Bank	100	51	51%
Central Bank of India	800	342	43%
Bank of Maharashtra	200	77	39%
Canara Bank	900	300	33%
Nagaland Rural Bank	1,400	393	28%
Bandhan Bank	240	66	28%
South Indian Bank	80	17	21%
Union Bank of India	300	57	19%
Punjab and Sind Bank	300	53	18%
Axis Bank	910	162	18%
State Bank of India	7,300	1,063	15%
HDFC Bank	980	144	15%
ESAF Small Finance Bank	130	7	5%
UCO Bank	800	35	4%
Indian Bank	600	19	3%
Punjab National Bank	500	13	3%
Yes Bank	40	1	3%
Bank of Baroda	1,500	21	1%
Federal Bank	120	1	1%
Bank of India	200	0	0%
ICICI Bank	420	1	0%
Indusind Bank	40	0	0%
TOTAL	18420	3463	18.80%

APY PERFORMANCE DISTRICTWISE AS ON 31.08.2025:

APY DISTRICT WISE PERFORMANCE AS ON 31.08.2025

Name of District	Annual Target in FY 2025- 26	Enrolments in FY 2025-26	% Achievement in FY 2025-26
Shamator	40	40	100%
Chumoukedima	110	100	91%
Dimapur	5,965	1,376	23%
Kiphire	300	66	22%
Phek	800	159	20%
Mokokchung	1,790	350	20%
Zunheboto	1,040	200	19%
Mon	1,210	221	18%
Wokha	1,280	231	18%
Longleng	400	66	17%
Peren	470	63	13%
Kohima	4,215	542	13%
Tuensang	800	49	6%

AGENDA No.10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2025-26:

RSETI PEREN : PERFORMANCE REPORT FROM 01.04.2025 TO 30.06.2025											
Sl no	Name of RSETI	Target as per AAP FY 2025-26		Training Completed		Programme & Trainees Achievements %		Total Settled	Settlement % (10= 9/6*100)	Total Credit Linkage	Credit Linkage % (12=11/9*100)
		Programme	Trainees	Programme	Trainees	Programme	Trainees				
1	2	3	4	5	6	7	8	9	10	11	12
1	PEREN	24	800	4	135	17%	17%	66	49%	35	53%

AGENDA 11: Discussion on Market intelligence issues:

- Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
- Banking Related Cyber Frauds, phishing, etc.
- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- Credit related frauds by borrower groups, etc.

AGENDA No.12: ATM Deployment Deficient Districts: RBI

AGENDA No. 13: Timely submission of data, adhering to the schedule of SLBC Meeting.

Agenda No 14 : Improvement in Access indicators (Branch & Fixed BCs and ATMs) and Usage indicators (No. of deposit and credit accounts) in the identified districts - RBI

Agenda No 15: Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits. - RBI

- (i) Conduct of Special Drive by Banks for seeding Aadhar number/ Aadhar updation as well as reactivation of inoperative/dormant/ frozen account
- (ii) Facilitation of KYC through online mode or video-based Customer Identification Process (V-CIP)
- (iii) Feasibility of augmenting bank branches that are authorised to function as Aadhar Seva Kendras to help update Aadhar details of customers with errors in their data that leads to KYC/ re-KYC failure
- (iv) Feasibility of having Aadhar based e-KYC authentication module available at every bank branch.

AGENDA No. 15: Any other agenda to be discussed with the permission of the Chair

HDFC Bank informed the Committee (EC MSME) that their bank's internal policy does not permit sanction of loans for any yellow plate two and four-wheeler commercial vehicles. As such many applications received for two and four-wheeler commercial vehicles under CMMFI were rejected.