

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

**ADOPTION OF MINUTES:**

The minutes of State Level Bankers' Committee meeting held on 24.09.2025(Quarter Ended June, 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 24.09.2025(June 2025 Qrt):

Agenda No	SLBC decision	Action taken report
3	<p>Review of Credit Disbursement : Those banks having 0% achievement in ACP performance are instructed to have performance and come out from Zero category by the end of December 2025 or come up with specific reason for not having performance in Priority Sector lending.</p> <p><b>(Action:Agri (PS) - BOM, IND, IDFC, ESAF and SSFB</b></p> <p><b>MSME (PS) – INDUS, ESAF, SIB &amp; NSCB</b></p> <p><b>Other (PS) – INDUS, ESAF, SIB, SSFB, IDFC, YES, PSB, FED, CBI and HDFC)</b></p>	
5	<p><b>GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)</b></p> <p><b>PMEGP:</b> PMEGP target for FY 2025-26 is yet to be received from KVIC. Shri Manoj Deka, Asst. Director, KVIC reported that the revised target will get approved on date. He also highlighted that performance of Private Sector banks in PMEGP is very poor. Shri Hubert A Wungshim, RM, RBO, Dimapur also supplemented that there are some Private sector banks who are not participating in PMEGP which is the main concern from the line Departments. Those banks are Federal, HDFC, Bandhan, ICICI, IDFC, INDUS, SIB and YES bank. The line Department reported that applications were sent to those banks for their sanction according to the target set, but performance is nil.</p> <p><b>(Action: Federal, HDFC, Bandhan, ICICI, IDFC, INDUS, SIB and YES)</b></p> <p><b>PMFME :</b> Shri Velayutham S, Chairman,</p>	

NRB reported that NRB branches are not having access to the PMFME portal which was taken up with the line Department. The Department is requested to take up the issue for providing access to the portal by NRB Branches.

**(Action: Industries & Commerce Deptt.)**

**NULM:** Smt. Kiniholi Kinimi, Dy. Director, SUDA highlighted that Canara bank has sanctioned 147 NULM in the current Financial year and Dimapur District shows 127 disbursements. She requested Federal Bank and LDM Dimapur to provide the list of beneficiaries.

**(Action: Federal Bank & LDM Dimapur)**

**CMMFI –** Smt. Abeinuo Jasmine Ashao, Under Secretary (Finance) stated that the Government had witnessed good performances from some banks, however, when it comes to implementation, there are still seven banks who have not sanctioned even a single loan under CMMFI viz., Bandhan, ICICI, IDFC, INDUS, NESFB, SIB, YES Bank and eleven banks have sanctioned only single digit number of loan under CMMFI.

**(Action: Bandhan, ICICI, IDFC, INDUS, NESFB, SIB, YES Bank)**

**PM Vishwakarma:**

The Committee decided that all banks should take note of the above observations and should facilitate hassle free processing and sanctioning of loans under PM Vishwakarma. The Department was also advised to instruct the General Manager, DIC and or his staff to attend the district level DCC meeting regularly as it has been observed that GM at the district levels have poor attendance in the DCC meeting. All the issues raised by the Department can be discussed and resolved at the grassroot level which is DCC Meeting at District level. All LDMs are also requested to ensure participation of General Manager of District level in DCC Meeting.

	<b>(Action: Line Department, LDMs)</b>	
8	<p><b>Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI):</b></p> <p><b>(i) CENTRE FOR FINANCIAL LITERACY (CFL):</b>  Shri P Bulte, GM, NABARD highlighted that there are 15 CFL under NABARD funding. He requested all controllers of banks to advise their respective branches to utilise the services of those CFLs to the extent possible and also to participate in the program conducted by CFLs.</p> <p><b>(Action: All Controllers of Bank)</b></p>	
10	<p><b>Agenda No. 10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2025-26:</b>  After a thorough deliberation, the house decided that all allottee banks should write to MoRD through NSRLM, Nagaland to get administrative approval as per their own protocol before 10<sup>th</sup> October 2025. SBI (Dimapur Region) is also requested to expedite possibility of opening RSETI in Khoza, Phek District  <b>(Action: SBI (RBO Mokokchung &amp; RBO Dimapur), Axis &amp; BOB)</b></p>	<p>We have submitted request for Administrative Approval to NSRLM.  - SBI, RBO Dimapur</p>
12	<p><b>ATM Deployment in Deficient Districts:</b>  AGM, RBI highlighted that there is no achievement in ATM deployment between March 31, 2025 and June 30, 2025. He stated that optimal guideline for RBI is that there should be 20 ATM for every one lakh population. There are 7 districts under ATM Deficiencies: Kiphire (-1), Mon (-5), Peren (-4), Phek (-3), Tuensang (-3), Wokha (-6) and Zunheboto (-6). All LDMs, LDOs and DDMs and Banks having deficient ATM deployment were advised to conduct special meeting on ATM Deployment.</p> <p><b>(Action: LDMs of Kiphire, Mon, Peren, Phek, Tuensang and Zunheboto)</b></p>	

## **AGENDA No. 2: CD Ratio, Review of Districts with CD Ratio below 40%**

CD Ratio of the banks stood at 63.64% as on 30<sup>th</sup> September, 2025 showing increase from 62.06% as on 30<sup>th</sup> June, 2025. The following table shows trend of CD Ratio of all banks for the last 6 years:

### **DISTRICT WISE CD RATIO (Last 6 Years) - 30<sup>th</sup> September 2025 District wise Position CD RATIO Report of Nagaland Last 6 Years**

Sl. No.	District Name	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	June-25	Sep-25
1	CHUMOUKEDIMA				75.64	78.2	85.76	86.48	92.59
2	DIMAPUR	48.01	47.95	52.46	56.01	62.96	64.48	66.89	65.71
3	KIPHIRE	82.31	111.21	126.55	115.64	143.77	156.77	48.72	119.41
4	KOHIRA	20.16	22.94	23.08	26.17	28.28	29.43	31.67	32.68
5	LONGLENG	88.36	110.25	147.77	139.13	153.52	136.21	173.75	214.52
6	MOKOKCHUNG	80.13	82.58	76.22	79.52	87.97	98.53	91.70	90.43
7	MON	61.53	69.46	77.16	82.76	93.86	105.28	107.31	107.72
8	NIULAND			65.7	141.56	40.52	201.14	192.34	211.75
9	NOKLAK				74.4	51.65	77.44	73.77	82.78
10	PEREN	113.38	97.36	134.32	110.42	149.59	122.87	131.22	118.79
11	PHEK	74.32	70.67	90.4	82.49	93.73	107.01	126.57	125.14
12	SHAMATOR				127.4	129.01	158.36	164.47	157.01
13	TSEMINYU				73.08	87.54	119.32	129.29	134.02
14	TUENSANG	104.1	114.69	124.01	131.66	140.66	156.59	171.13	169.14
15	WOKHA	73.72	73.65	91.68	68.7	86.59	93.4	93.56	95.98
16	ZUNHEBOTO	83.29	102.64	112.55	107.38	125.62	132.12	147.44	147.15
17	MELURI							65.83	66.46
	<b>Grand Total</b>	<b>41.60</b>	<b>44.28</b>	<b>48.08</b>	<b>52.26</b>	<b>57.71</b>	<b>59.98</b>	<b>62.06</b>	<b>63.64</b>

Kohima District is under 40% CDR

## **AGENDA No. 3: REVIEW OF CREDIT DISBURSEMENT**

### **a. Achievement under ACP (Priority Sector Lending) upto September 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	537.80	193.52	35.98%	1179.99	268.26	22.73%
MSME	1137.16	676.55	59.50%	1192.21	774.25	64.94%
Other PS	326.10	39.45	12.10%	363.85	39.86	10.96%
<b>Total</b>	<b>2001.06</b>	<b>909.52</b>	<b>45.45%</b>	<b>2736.06</b>	<b>1082.37</b>	<b>39.56%</b>

Total ACP (Priority Sector lending) achievement stood at 39.56%.

Nil performing banks in Agri (PS) are IDFC, INDUS, YES, ESAF and SSFB, and in MSME (PS) are SIB, ESAF and NSCB, and in Other (PS) are PSB, HDFC, IDFC, INDUS, SIB, YES, ESAF and SSFB.

SIB has shown 122.89% achievement in Agri (PS) (Due to reclassification of Gold loan under Agri Loan). HDFC and ICIC has shown 140.37% and 173.92% respectively in MSME.

IDBI achievement in Other (PS) reduced to 2.68% (Rs 34.45 lakh) in Sept 2025 from 86.56% (Rs 1113.85 lakh) in June 2025.

**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 September 2025
ESAF	155	373.70	0	0.00	0.00	0.00
INDUS	1040	4322.00	1	20.00	0.46	60.36
SSFB	2076	5881.98	41	113.60	1.93	48.86
IDFC	914	3698.60	36	101.37	2.74	24.46
YES	1146	3528.10	2	120.00	3.40	61.74
PSB	1328	3973.50	27	155.82	3.92	16.05
IDBI	2283	7259.83	0	463.39	6.38	43.21
AXIS	2834	11865.66	567	957.13	8.07	25.07
IOB	1208	2942.70	56	241.19	8.20	116.82
BOM	1420	4171.50	19	395.22	9.47	245.12
NRB	6552	12832.29	434	1397.18	10.89	55.10
PNB	1501	6398.90	165	725.01	11.33	37.17
CAN	3115	8862.57	283	1173.45	13.24	44.05
BOI	1621	4619.40	536	779.00	16.86	92.97
FED	1227	4137.77	43	740.42	17.89	13.16
NSCB	8849	18500.65	981	4203.44	22.72	71.67
CBI	3445	8409.90	1508	2092.36	24.88	52.98
BAND	1689	5504.66	0	1552.40	28.20	18.79
IND	2747	8399.00	364	2610.37	31.08	36.49

e. Grant of Education Loan as on 30.09.2025:

EDUCATION LOAN Report FY-2025-2026 & O/S as on date 30-09-2025					
(Rs. In Lakhs)					
Sl. No.	Bank Name	Sanctioned No.	Sanctioned Amt.	OS No.	OS Amt.
1	BOB	21	154.37	89	634.31
2	BOI	0	0.00	1	75.00
3	BOM	3	31.60	14	44.59
4	CAN	4	12.03	20	82.91
5	CBI	1	3.95	8	25.47
6	IND	0	0.00	17	49.87
7	IOB	2	18.05	2	5.85
8	PNB	2	11.58	10	28.62
9	PSB	0	0.00	0	0.00
10	SBI	135	216.57	531	2191.27
11	UCO	7	42.72	16	130.23
12	UNI	3	50.55	15	101.87
<b>Public</b>	<b>Total</b>	<b>178</b>	<b>541.42</b>	<b>723</b>	<b>3369.99</b>
1	AXIS	10	211.99	10	144.08
2	BAND	0	0.00	0	0.00
3	FED	1	100.00	1	100.00
4	HDFC	0	0.00	1	0.03
5	ICICI	1	60.00	4	57.90
6	IDBI	0	0.00	14	32.15
7	IDFC	0	0.00	0	0.00
8	INDUS	0	0.00	0	0.00
9	SIB	0	0.00	0	0.00
10	YES	0	0.00	0	0.00
<b>Private</b>	<b>Total</b>	<b>12</b>	<b>371.99</b>	<b>30</b>	<b>334.16</b>
1	ESAF	0	0.00	0	0.00
2	SSFB	0	0.00	0	0.00
<b>Small FB</b>	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
1	NRB	0	0.00	0	0.00
<b>RRB</b>	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
1	NSCB	0	0.00	0	0.00
<b>Grand</b>	<b>Total</b>	<b>190</b>	<b>913.41</b>	<b>753</b>	<b>3704.15</b>

**f. Progress under SHG bank linkages as on 30.09.2025:**

<b>Bankwise Progress under SHG FY-2025-2026 &amp; O/S as on date 30-09-2025</b>					
<b>(Amount in Rs. Lakhs)</b>					
<b>Sl. No.</b>	<b>Bank Name</b>	<b>During the Quarter Savings Linked No.</b>	<b>During the Quarter Savings Linked Amount</b>	<b>During the Quarter Credit Linked No.</b>	<b>During the Quarter Credit Linked Amount</b>
1	BOB	20	21.71	5	14.70
2	BOI	2	0.60	1	9.00
3	BOM	0	0.00	0	0.00
4	CAN	6	0.04	1	3.72
5	CBI	17	0.68	27	72.85
6	IND	2	0.13	0	0.00
7	IOB	27	19.20	8	28.00
8	PNB	0	0.00	0	0.00
9	PSB	0	0.00	0	0.00
10	SBI	195	41.35	118	375.84
11	UCO	7	0.12	0	0.00
12	UNI	0	0.00	0	0.00
<b>Pub</b>	<b>Total</b>	<b>276</b>	<b>83.83</b>	<b>160</b>	<b>504.11</b>
1	AXIS	0	0.00	0	0.00
2	BAND	0	0.00	0	0.00
3	FED	0	0.00	0	0.00
4	HDFC	7	5.87	14	42.85
5	ICICI	0	0.00	0	0.00
6	IDBI	7	10.95	7	36.54
7	IDFC	0	0.00	0	0.00
8	INDUS	0	0.00	0	0.00
9	SIB	0	0.00	0	0.00
10	YES	0	0.00	0	0.00
<b>Priv</b>	<b>Total</b>	<b>14</b>	<b>16.82</b>	<b>21</b>	<b>79.39</b>
1	ESAF	0	0.00	0	0.00
2	SSFB	0	0.00	0	0.00
<b>SFB</b>	<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
1	NRB	50	2.36	93	419.61
<b>RRB</b>	<b>Total</b>	<b>50</b>	<b>2.36</b>	<b>93</b>	<b>419.61</b>
1	NSCB	46	11.94	53	153.71
<b>Grand</b>	<b>Total</b>	<b>386</b>	<b>114.95</b>	<b>327</b>	<b>1156.82</b>

**AGENDA No. 4: PRIORITY SECTOR ADVANCES POSITION AS ON 30.09.2025**

(Amount in Rs. Crore)

Sector	O/s as on Sept. '23 (FY 23-24)	O/s as on Sept. '24 (FY 24-25)	O/s as on Sept. '25 (FY 25-26)	YoY Growth (%)	PSL Adv % to Tot Adv
# Agri	522.77	982.40	983.23	0.08	8.38
MSME	1235.01	1473.95	1672.49	13.47	14.27
Other PS	221.72	233.31	253.89	8.82	2.17
<b>Total</b>	<b>1979.52</b>	<b>2689.67</b>	<b>2909.62</b>	<b>8.18</b>	<b>24.81</b>

Total priority sector advances stood at 24.81 % against the total advances of Rs. 11723.45 Cr.

#RIDF figure excluded

**(i) AGRICULTURE:**

(Amount in Rs. Crore)

Sub-Segment	O/s as on Sept. '23 (FY 23-24)	O/s as on Sept. '24 (FY 24-25)	O/s as on Sept. '25 (FY 25-26)	YoY Growth (%)
Crop Loan	335.72	771.03	738.54	-4.21
Term Loan	134.93	166.33	192.51	15.74
Other Agri loan	52.12	45.04	52.17	15.83
<b>Total</b>	<b>522.77</b>	<b>982.40</b>	<b>983.22</b>	<b>0.08</b>

(NB: RIDF figure excluded)

There is an overall YoY increase of 0.08% (Rs. 0.82 Cr) in Agri Priority Sector Advances.

Banks with YoY negative growth in advance under Agri (PS) during the FY 2025-26 upto September 2025 Qtr are:- PSB (- Rs. 4.44 Cr), SSFB (- Rs. 0.34 Cr), ICICI (- Rs. 1.31 Cr), FED (- Rs. 2.89 Cr), BOM (- Rs. 1.27 Cr), UNI (- Rs. 0.36 Cr), IND (- Rs. 1.92 Cr) and SBI (- Rs. 29.80 Cr).

**(ii) MSME SECTOR:**

(Amount in Rs. Crore)

Sub-Segment	O/s as on Sept. '23 (FY 23-24)	O/s as on Sept. '24 (FY 24-25)	O/s as on Sept. '25 (FY 25-26)	YoY Growth (%)
Micro	833.46	973.20	1310.77	34.69
Small	290.49	383.60	264.58	-31.03
Medium	92.81	95.56	81.76	-14.44
Other	18.25	21.59	15.37	-28.81
<b>Total</b>	<b>1235.01</b>	<b>1473.95</b>	<b>1672.49</b>	<b>13.47</b>

There is a YoY positive growth of 13.47% (Rs. 198.54 Cr) in MSME advances at the end of September 2025.

Banks with YoY negative growth under MSME (PS) are:- PNB (- Rs. 7.33 Cr), IND (- Rs. 7.07 Cr), CBI (- Rs. 3.52 Cr), FED (- Rs. 3.52 Cr), AXIS (- Rs. 2.49 Cr), INDUS (- Rs. 2.26 Cr), SSFB (- Rs. 1.76 Cr), PSB (- Rs. 0.94 Cr), NSCB (- Rs. 0.73 Cr) and BOI (- Rs. 0.36 Cr).



**(iii) OTHER PRIORITY SECTOR:**

(Amount in Rs. Crore)

Sub-Segment	O/s as on Sept. '23 (FY 23-24)	O/s as on Sept. '24 (FY 24-25)	O/s as on Sept. '25 (FY 25-26)	YoY Growth (%)
Export Credit	0.00	0.00	0.00	-
Education	13.84	18.85	22.59	19.84
Housing	140.99	148.93	186.89	25.45
Social Infra	0.00	0.00	0.39	-
Renewable Energy	0.09	0.00	0.23	-
Other PS	66.81	65.53	43.79	-33.18
<b>Total PS</b>	<b>221.72</b>	<b>233.31</b>	<b>253.89</b>	<b>8.82</b>

Banks with major YoY negative growth are:- BAND (- Rs. 18.85 Cr), PSB (- Rs. 8.04 Cr), AXIS (- Rs. 5.39 Cr), CBI (- Rs. 0.53 Cr), UNI (- Rs. 0.15 Cr) and HDFC (- Rs. 0.03 Cr).

**AGENDA No. 5: GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)**

(Amount in Rs. Crore)

(Amount in Rs. Crore)						
Schemes	Target FY 2025-26		Disbursement		Outstanding as on 30.09.2025	
			(Apr 25 to Sept 25)			
	No.	Amount	No.	Amount	No.	Amount
NRLM			847	30.36	2729	74.23
NULM			32	0.31	174	2.67
PMEGP	1111	34.57#	1074	28.64	4186	117.40
SUI			58	25.85	504	83.07
MUDRA	23655	478.80	10861	254.74	44396	763.28
PMFME	275	-	75	3.69	-	-

# PMEGP Target Amount = MM Target

PMEGP target allotted but CY Nil Sanction – BOM, PNB, BAND, FED, HDFC, ICICI, INDUS, SIB, YES.

SUI: BOM has shown disbursement of 22 A/Cs with Rs 6.87 Cr. but Nil outstanding.

PMMY : Nil performing Banks – IDFC, INDUS, SIB, YES, ESAF, SSFB, NSCB. (Status qua)

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

PMFME POSITION AS ON 25.11.2025 FOR FY 2025-26										
Slno	Bank name	Revised FY 2025 - 26 Target	Bank Submission	% of bank submission to target	No of Sanction Upto 25.11.2025	% of Loan sanctioned to Target	Loan Rejected	% of loan rejection to submission	Pending at Bank	% of pending to submission
1	AXIS	10	2	20.00%	0	0.00%		0.00%	2	100.00%
2	BAND	5	1	20.00%	0	0.00%		0.00%	1	100.00%
3	BOB	5	27	540.00%	8	160.00%	13	48.15%	6	22.22%
4	BOI	5	0	0.00%	0	0.00%	0	#DIV/0!	0	#DIV/0!
5	BOM	5	2	40.00%	1	20.00%	1	50.00%	0	0.00%
6	CAN	5	2	40.00%	0	0.00%	2	100.00%	0	0.00%
7	CBI	10	4	40.00%	0	0.00%		0.00%	4	100.00%
8	FED	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
9	HDFC	10	1	10.00%	0	0.00%	1	100.00%	0	0.00%
10	ICICI	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
11	IDBI	10	5	50.00%	0	0.00%	5	100.00%	0	0.00%
12	IDFC	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
13	IND	5	8	160.00%	1	20.00%	7	87.50%	0	0.00%
14	INDUS	5	1	20.00%	0	0.00%		0.00%	1	100.00%
15	IOB	2	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
16	NESFB	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
17	NRB	20	14	70.00%	0	0.00%	3	21.43%	11	78.57%
18	NSCB	20	6	30.00%	0	0.00%	1	16.67%	5	83.33%
19	PNB	5	2	40.00%	1	20.00%	1	50.00%	0	0.00%
20	PSB	2	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
21	SBI	104	133	127.88%	60	57.69%	60	45.11%	13	9.77%
22	SIB	2	1	50.00%	0	0.00%		0.00%	1	100.00%
23	UCO	10	24	240.00%	4	40.00%	4	16.67%	16	66.67%
24	UNI	10	4	40.00%	0	0.00%	4	100.00%	0	0.00%
25	YES	5	0	0.00%	0	0.00%		#DIV/0!	0	#DIV/0!
	<b>TOTAL</b>	<b>275</b>	<b>237</b>	<b>86.18%</b>	<b>75</b>	<b>27.27%</b>	<b>102</b>	<b>43.04%</b>	<b>60</b>	<b>25.32%</b>

**PMSVANIDHI:**

<b>STATUS OF PMSVANIDHI PENDING SANCTION &amp; DISBURSEMENT AS ON 25.11.2025</b>							
<b>Sl. No.</b>	<b>Bank</b>	<b>Eligible Appl</b>	<b>Sanctioned (No)</b>	<b>Disbursed (No)</b>	<b>Returned by Banks (No)</b>	<b>Pending Sanction</b>	<b>Pending Disbursement</b>
1	AXIS	21	4	3	0	17	1
2	BAN	0	0	0	0	0	0
3	BOB	213	153	152	25	35	1
4	BOI	46	31	31	5	10	0
5	BOM	61	54	54	3	4	0
6	CAN	46	33	30	3	10	3
7	CBI	317	209	198	59	49	11
8	FED	12	8	8	0	4	0
9	HDFC	52	24	23	12	16	1
10	ICICI	2	0	0	0	2	0
11	IDBI	36	25	23	2	9	2
12	IND	222	173	162	36	13	11
13	INDUS	3	0	0	0	3	0
14	IOB	44	39	39	1	4	0
15	PSB	11	9	9	1	1	0
16	PNB	45	41	41	2	2	0
17	NRB	109	40	37	2	67	3
18	SIB	0	0	0	0	0	0
19	SBI	6983	4271	4080	1437	1275	191
20	UCO	119	88	86	12	19	2
21	UNI	20	12	12	0	8	0
22	OTHERS	107	88	88	1	18	0
<b>Total</b>		<b>8469</b>	<b>5302</b>	<b>5076</b>	<b>1601</b>	<b>1566</b>	<b>226</b>

**Revised Target – 7900. Achievement Percentage – 67.11 %**

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

Bank Name	Applications		Sanctioned		Disbursed		Rejected		Pending	
	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
State Bank of India	36	73.25	13	22.93	11	14.33	9	20.76	14	28.35
Canara Bank	1	2.00	0	0	0	0	1	2	0	0
Punjab National Bank	7	11.64	3	4.64	3	4.64	2	3.5	2	3.5
Union Bank of India	1	1.40	0	0	0	0	1	1.4	0	0
Indian Bank	1	1.30	0	0	0	0	1	1.3	0	0
Central Bank of India	1	2.10	0	0	0	0	1	2.1	0	0
Bank of Baroda	0	0	0	0	0	0	0	0	0	0
UCO Bank	2	3.28	2	2.96	1	1.7	0	0	0	0
Others	1	1.70	0	0	0	0	0	0	1	1.7
<b>TOTAL</b>	<b>50</b>	<b>76.53</b>	<b>18</b>	<b>30.53</b>	<b>15</b>	<b>20.67</b>	<b>15</b>	<b>31.06</b>	<b>17</b>	<b>33.55</b>

As on 10.12.2025

Bank Name	Applications		Sanctioned		Disbursed		Rejected		Pending	
	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs	No.	Amt. in lakhs
State Bank of India	56	111.73	22	38.7	17	22.27	23	49.7	11	21.49
Canara Bank	1	2.00	0	0	0	0	1	2	0	0
Punjab National Bank	8	13.44	5	8.14	5	8.14	3	5.2	0	0
Union Bank of India	1	1.40	0	0	0	0	1	1.4	0	0
Indian Bank	1	1.30	0	0	0	0	1	1.3	0	0
Central Bank of India	1	2.10	0	0	0	0	1	2.1	0	0
Bank of Baroda	1	2.00	0	0	0	0	0	0	1	2
UCO BANK	4	7.06	2	2.96	1	1.7	1	1.89	1	1.89
OTHERS	1	1.70	0	0	0	0	1	1.7	0	0
<b>TOTAL</b>	<b>74</b>	<b>118.79</b>	<b>29</b>	<b>49.8</b>	<b>23</b>	<b>32.11</b>	<b>32</b>	<b>65.29</b>	<b>13</b>	<b>25.38</b>

**PM VISWAKARMA : As on 31.10.2025**

PM VISHWAKARMA: STATUS OF APPLICATION AS ON 31.10.2025 (Since Inception)					
DISTRICT/ BANKS	APPLN ONBOARDED	NO OF SANCTIONED	AMT SANCTIONED	REJECTED NUMBER	PENDING
<b>MON</b>	<b>173</b>	<b>14</b>	<b>13.46</b>	<b>152</b>	<b>7</b>
STATE BANK OF INDIA	173	14	13.46	152	7
<b>DIMAPUR</b>	<b>217</b>	<b>28</b>	<b>26.13</b>	<b>182</b>	<b>7</b>
BANK OF BARODA	11	4	4.00	7	0
CENTRAL BANK OF INDIA	5	1	1.00	1	3
HDFC BANK LTD	1	0	0.00	1	0
INDIAN BANK	1	0	0.00	1	0
INDIAN OVERSEAS BANK	1	0	0.00	1	0
NAGALAND RURAL BANK	4	2	2.00	2	0
PUNJAB AND SIND BANK	1	0	0.00	1	0
PUNJAB NATIONAL BANK	2	2	2.00	0	0
STATE BANK OF INDIA	187	18	16.13	168	1
THE FEDERAL BANK LTD	3	0	0.00	0	3
UNION BANK OF INDIA	1	1	1.00	0	0
<b>KIPHIRE</b>	<b>188</b>	<b>37</b>	<b>37.00</b>	<b>149</b>	<b>2</b>
STATE BANK OF INDIA	188	37	37.00	149	2
<b>KOHIMA</b>	<b>245</b>	<b>92</b>	<b>86.60</b>	<b>146</b>	<b>7</b>
AXIS BANK	3	0	0.00	0	3
BANK OF BARODA	12	2	1.00	9	1
BANK OF INDIA	3	2	1.10	1	0
BANK OF MAHARASHTRA	1	1	1.00	0	0
CANARA BANK	1	1	0.50	0	0
CENTRAL BANK OF INDIA	10	3	2.50	5	2
INDIAN BANK	4	1	1.00	3	0
NAGALAND RURAL BANK	6	1	1.00	5	0
PUNJAB AND SIND BANK	1	1	1.00	0	0
STATE BANK OF INDIA	192	77	74.50	114	1
UCO BANK	12	3	3.00	9	0
<b>LONGLENG</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>0</b>
STATE BANK OF INDIA	1	0	0.00	1	0
<b>MOKOKCHUNG</b>	<b>67</b>	<b>5</b>	<b>4.99</b>	<b>55</b>	<b>7</b>
AXIS BANK	1	0	0.00	0	1
BANK OF BARODA	7	3	3.00	4	0
CANARA BANK	3	0	0.00	3	0
CENTRAL BANK OF INDIA	6	0	0.00	0	6
INDIAN BANK	4	1	1.00	3	0
NAGALAND RURAL BANK	1	0	0.00	1	0
STATE BANK OF INDIA	45	1	1.00	44	0
<b>PEREN</b>	<b>50</b>	<b>14</b>	<b>12.80</b>	<b>35</b>	<b>1</b>
STATE BANK OF INDIA	50	14	12.80	35	1
<b>PHEK</b>	<b>205</b>	<b>82</b>	<b>82.00</b>	<b>113</b>	<b>10</b>
STATE BANK OF INDIA	205	82	82.00	113	10
<b>TUENSANG</b>	<b>42</b>	<b>0</b>	<b>0.00</b>	<b>17</b>	<b>25</b>
STATE BANK OF INDIA	42	0	0.00	17	25
<b>WOKHA</b>	<b>200</b>	<b>59</b>	<b>59.00</b>	<b>131</b>	<b>10</b>
AXIS BANK	1	0	0.00	0	1
BANK OF BARODA	12	4	4.00	8	0
CENTRAL BANK OF INDIA	25	5	5.00	13	7
ICICI BANK LTD	1	0	0.00	0	1
NAGALAND RURAL BANK	5	0	0.00	5	0
STATE BANK OF INDIA	156	50	50.00	105	1
<b>ZUNHEBOTO</b>	<b>133</b>	<b>16</b>	<b>15.50</b>	<b>73</b>	<b>44</b>
AXIS BANK	1	0	0.00	0	1
CENTRAL BANK OF INDIA	6	1	1.00	1	4
STATE BANK OF INDIA	126	15	14.50	72	39
<b>Grand Total</b>	<b>1521</b>	<b>347</b>	<b>337.48</b>	<b>1054</b>	<b>120</b>

**Total Number of Application – 1521 (1372 in last qrt)**

**Total Number of Application Sanctioned –347 (252 in last Qrt.)**

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

Released of CMMFI Subsidy, Interest Subsidy & AGF (CGTMSE) by Banks in Nagaland as on 22-11-2025							
Sl. No	Name of Bank	CMMFI Subsidy		Moratorium Period Interest		AGF CGTMSE	
		Number of Applicant	Amount	No of Applicant	Amount	No of Applicant	Amount
1	State Bank of India	1804	₹ 35,85,60,415.60	360	₹ 1,23,28,409.97	39	₹ 1,76,601.20
2	Nagaland Rural Bank	66	₹ 1,32,02,697.00				
3	Union Bank of India	3	₹ 08,47,832.00				
4	Indian Bank	3	₹ 09,00,000.00				
5	UCO Bank	52	₹ 1,42,57,491.00				
6	Axis Bank Ltd	3	₹ 03,60,000.00				
7	Bank of Baroda	12	₹ 27,16,634.00				
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	3	₹ 08,70,735.00				
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	2	₹ 03,90,000.00	2	₹ 00,59,569.00	2	₹ 04,329.00
19	Central Bank of India	21	₹ 54,90,774.00				
20	NSCB Ltd	120	₹ 2,67,40,558.00				
21	IDBI Bank Ltd	4	₹ 12,09,253.00				
22	North East Small Finance Bank	0	₹ 00,00,000.00				
Total		2114	₹ 43,10,49,289.60	362	₹ 1,23,87,978.97	41	₹ 1,80,930.20

### District wise Subsidy released as on 22.11.2025

DISTRICT WISE STATUS OF CMMFI SUBSIDY ACCOUNT AS ON 22-11-2025

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	299	299	5.00	₹ 7,47,46,009.00
2	Dimapur	162	162	5.00	₹ 4,24,16,684.00
3	Peren	77	77	3.00	₹ 1,74,42,578.00
4	Niuland	115	115	3.00	₹ 2,18,33,043.00
5	Mokokchung	268	268	5.00	₹ 5,56,52,410.70
6	Zunheboto	216	216	4.00	₹ 3,88,40,495.00
7	Wokha	155	155	5.00	₹ 3,02,26,629.30
8	Mon	118	118	5.00	₹ 2,35,03,033.30
9	Tuensang	174	174	4.00	₹ 3,23,19,048.00
10	Longleng	65	65	3.00	₹ 1,16,78,994.30
11	Kiphire	62	62	3.00	₹ 84,86,790.00
12	Noklak	93	93	3.00	₹ 1,57,61,911.00
13	Shamator	69	69	3.00	₹ 1,12,23,000.00
14	Chumukedima	87	87	4.00	₹ 1,83,43,278.00
15	Phek	101	101	5.00	₹ 2,03,31,456.00
16	Tseminyu	53	53	3.00	₹ 82,43,930.00
		2114	2114	63.00	₹ 43,10,49,289.60

# District wise/ Bank Wise CMMFI Subsidy released by SBI Kohima till 22-11-2025

Sl No.	District	Bank	CMMFI SUBSIDY			
			Total No of Applicant	Total Subsidy Disbursed Amount	District Total Applicants	District Total Subsidy
1	Kohima	SBI	194	₹ 4,58,25,604.00	299	₹ 7,47,46,009.00
		UCO	33	₹ 96,82,224.00		
		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	20	₹ 46,52,508.00		
		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	131	₹ 3,38,92,790.00	162	₹ 4,24,16,684.00
		UCO	13	₹ 33,88,767.00		
		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		
		Bank of Baroda	1	₹ 03,00,000.00		
		NRB	6	₹ 15,43,500.00		
3	Peren	NSCB Ltd	1	₹ 02,64,000.00	77	₹ 1,74,42,578.00
		SBI	76	₹ 1,71,78,578.00		
4	Niuland	NRB	6	₹ 13,11,283.00	115	₹ 2,18,33,043.00
		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	97	₹ 1,82,62,760.00		
5	Mokokchung	SBI	214	₹ 4,53,18,798.70	268	₹ 5,56,52,410.70
		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	8	₹ 15,78,134.00		
		Canara bank	1	₹ 00,90,000.00		
		NRB	13	₹ 24,04,916.00		
6	Zunheboto	UCO	2	₹ 04,50,000.00	216	₹ 3,88,40,495.00
		SBI	203	₹ 3,58,35,455.00		
		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	155	₹ 3,02,26,629.30
		SBI	138	₹ 2,63,36,529.30		

		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	118	₹ 2,35,03,033.30
		Indian Overseas Bank	2	₹ 03,90,000.00		
		SBI	110	₹ 2,19,58,033.30		
9	Tuensang	SBI	151	₹ 2,87,88,618.00	174	₹ 3,23,19,048.00
		NSCB Ltd	23	₹ 35,30,430.00		
10	Longleng	SBI	65	₹ 1,16,78,994.30	65	₹ 1,16,78,994.30
11	Kiphire	NSCB Ltd	9	₹ 22,25,100.00	62	₹ 84,86,790.00
		NRB	5	₹ 08,85,450.00		
		SBI	48	₹ 53,76,240.00		
12	Noklak	SBI	93	₹ 1,57,61,911.00	93	₹ 1,57,61,911.00
13	Shamator	SBI	66	₹ 1,03,23,000.00	69	₹ 1,12,23,000.00
		NRB	3	₹ 09,00,000.00		
	Chumukedima	NSCB Ltd	8	₹ 19,14,000.00	87	₹ 1,83,43,278.00
		Bank of Baroda	1	₹ 01,48,500.00		
		IDBI Bank Ltd	1	₹ 03,22,465.00		
		UCO	4	₹ 07,36,500.00		
14		SBI	73	₹ 1,52,21,813.00		
	Phek	NSCB Ltd	3	₹ 05,92,095.00	101	₹ 2,03,31,456.00
15		SBI	98	₹ 1,97,39,361.00		
	Tseminyu	NSCB Ltd	5	₹ 09,42,000.00	53	₹ 82,43,930.00
		Bank of Baroda	1	₹ 02,40,000.00		
16		SBI	47	₹ 70,61,930.00		
Total			2114	₹ 43,10,49,289.60	2114	₹ 43,10,49,289.60

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

#### **AGENDA No. 6: POSITION OF NPA IN GSS AS ON 30.09.2025**

(Amount in Rs. Crore)

SCHEMES	September 2024				September 2025				NPA %
	No.	Amt	NPA No.	NPA Amt	No.	Amt	NPA No.	NPA Amt	
NRLM	2256	44.89	92	0.33	2729	74.23	117	1.70	2.29
NULM	191	2.78	45	0.45	174	2.67	41	0.44	16.48
PMEGP	4072	108.76	879	25.09	4186	117.40	1153	30.17	25.70
SUI	483	84.82	31	3.53	504	83.07	51	5.51	6.63
MUDRA	39605	623.31	4706	60.36	44396	763.29	5820	76.63	10.04

#### **NULM High NPA %**

CBI-100, PNB-100, AXIS-100, IDBI-58.12, IND-29.99, BOB-26.34, SBI-21.27 and UCO-21.14

#### **PMEGP High NPA %:**

FED-100, HDFC-92.77, YES-74.71, AXIS-69.08, PNB-56.67, CAN-55.92, ICICI-40.38, BOM-39.63, IND-35.41, CBI-35.38, PSB-31.99 and UCO-21.75



**SUI High NPA %**

CAN-100, IDBI-78.91 and BOB-20.23.

**MUDRA High NPA %:**

BOM-42.74, PNB-22.98, CBI-21.94, BOI-21.34, FED-17.17, IND-16.92, IOB-16.1, IDBI-14.52, BOB-12.96 and CAN-12.96

**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 September Qtr 2025 held on the 24.11.2025 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 24.11.2025**

**AGENDA No. 8: Financial Inclusion and Financial Literacy – Progress and Assessment under National Strategy of Financial Inclusion (NSFI)**

**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 – September 2025):**

April 2025 to September 2025 Quarter				
S.No.	State	CFL Name	No. of Awareness Camps conducted	Total Number of Participants
1	Nagaland	Chunlikha	41	801
2	Nagaland	Chiephobozou	50	1594
3	Nagaland	Sitimi	49	705
4	Nagaland	Pungro	34	405
5	Nagaland	Athibung	17	324
6	Nagaland	Tening	41	435
7	Nagaland	Shamator	33	537
8	Nagaland	Longkhim	18	180
9	Nagaland	Chen	23	659
10	Nagaland	Tizit	17	287
11	Nagaland	Tobu	18	550
12	Nagaland	Tamlu	10	150
<b>TOTAL</b>			<b>351</b>	<b>6627</b>

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

<b>April 2025 to September 2025 Quarter</b>				
<b>S.No.</b>	<b>State</b>	<b>CFL Name</b>	<b>No. of Awareness Camps conducted</b>	<b>Number of Participants</b>
1	Nagaland	Chumoukedima	126	3698
2	Nagaland	Niuland	34	278
3	Nagaland	Wokha	33	719
4	Nagaland	Sanis	29	553
5	Nagaland	Tuli	36	570
6	Nagaland	Ongpangkong S	65	800
7	Nagaland	Mangkolemba	0	0
8	Nagaland	Meluri	94	770
9	Nagaland	Pfutsero	196	1593
10	Nagaland	Sekruzu	41	399
11	Nagaland	Zunheboto	28	191
12	Nagaland	Akuluto	6	212
13	Nagaland	Satoi	68	317
14	Nagaland	Thonoknyu	17	421
15	Nagaland	Bhandari	27	389
<b>Total</b>			<b>800</b>	<b>10910</b>

<b>a   iii) Implementation of Centre for Financial Literacy ( CFL) at Block Level</b>						
<b>Sl. No.</b>	<b>District ( No. of CFL)</b>	<b>Spons or Bank</b>	<b>NGO Allotted</b>	<b>Block Identified for setting up CFL</b>	<b>Adjacent Block 1</b>	<b>Adjacent Block 2</b>
1	CHUMOUKEDIM A	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	Longleng
				Tuli	Changtongya	Chuchuyimlang
				Mangkolemba	Longchem	Tsurangkong
5	MOKOKCHUNG	SBI	Crisil Foundation	Ongpangkong (S)	Ongpangkong (N)	Kubolong
6	MON	SBI	Crisil Foundation	Tizit	Wakching	Naganimora
				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	Weziho	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	Longkhim	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 24.11.2025

**District wise performance – September 2025**

EDDP DATA SEPTEMBER 2025	SAVINGS ACCOUNT		CURRENT ACCOUNT	
District Name	% DigitalMode Coverage Accounts	No. of Accounts yet to be covered	% Current Ac At Least One Facilities Coverage Accounts	No. of Accounts yet to be covered
CHUMOUKEDIMA	99.31%	965	91.16%	392
DIMAPUR	96.05%	14346	89.90%	1710
KIPHIRE	91.74%	3178	96.55%	16
MOKOKCHUNG	94.08%	7789	86.48%	342
MON	98.88%	1175	92.57%	104
NIULAND	100.00%	0	100.00%	0
NOKLAK	99.90%	12	97.04%	4
PEREN	94.37%	2380	97.48%	21
PHEK	89.33%	6477	96.38%	32
SHAMATOR	98.31%	131	97.20%	4
TSEMINYU	87.50%	2136	93.46%	17
TUENSANG	97.74%	1458	98.22%	18
WOKHA	97.89%	1480	89.31%	104
ZUNHEBOTO	86.55%	9287	92.56%	62

Timeline for Noklak, Niuland and Shamator for achieving 100% was set at 30<sup>th</sup> September 2025. However, only Niuland could achieved 100%. 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 30.09.2025**

Sl. No.	District Name	TOTAL BC/CSP	FIX POINT BC/CSP	OTHER BC/CSP
1	CHUMOUKEDIMA	78	68	10
2	DIMAPUR	222	109	112
3	KIPHIRE	23	23	0
4	KOHIMA	244	87	157
5	LONGLENG	14	11	3
6	MELURI	5	5	0
7	MOKOKCHUNG	35	16	20
8	MON	214	153	61
9	NIULAND	12	5	7

10	NOKLAK	21	21	0
11	PEREN	24	24	2
12	PHEK	18	18	0
13	SHAMATOR	6	6	0
14	TSEMINYU	2	2	0
15	TUENSANG	82	82	0
16	WOKHA	38	30	8
17	ZUNHEBOTO	13	12	1
	<b>Grand Total</b>	<b>1051</b>	<b>672</b>	<b>381</b>

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 September 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**

<b>Data as on</b>	<b>(as on 15.11.2025)</b>	<b>APY BANK WISE PERFORMANCE</b>			
<b>Name of State</b>	<b>Name of Bank</b>	<b>Bank Category</b>	<b>Annual Target in FY 2025-26</b>	<b>Enrolments in FY 2025-26</b>	<b>% Achievement in FY 2025-26</b>
Nagaland	IDBI Bank	MPVT	560	707	<b>126%</b>
Nagaland	Indian Overseas Bank	PSB	100	92	<b>92%</b>
Nagaland	Central Bank of India	PSB	800	509	<b>64%</b>
Nagaland	Canara Bank	PSB	900	466	<b>52%</b>
Nagaland	Bandhan Bank	PVT	240	124	<b>52%</b>
Nagaland	Bank of Maharashtra	PSB	200	99	<b>50%</b>
Nagaland	Nagaland Rural Bank	RRB	1,400	603	<b>43%</b>
Nagaland	South Indian Bank	PVT	80	21	<b>26%</b>
Nagaland	Axis Bank	MPVT	910	225	<b>25%</b>
Nagaland	Union Bank of India	PSB	300	71	<b>24%</b>
Nagaland	State Bank of India	PSB	7,300	1,697	<b>23%</b>
Nagaland	HDFC Bank	MPVT	980	225	<b>23%</b>
Nagaland	Punjab and Sind Bank	PSB	300	65	<b>22%</b>
Nagaland	UCO Bank	PSB	800	125	<b>16%</b>
Nagaland	Indian Bank	PSB	600	39	<b>7%</b>
Nagaland	Punjab National Bank	PSB	500	24	<b>5%</b>
Nagaland	ESAF SFB	SFB	130	7	<b>5%</b>
Nagaland	Yes Bank	PVT	40	1	<b>3%</b>
Nagaland	Bank of Baroda	PSB	1,500	26	<b>2%</b>
Nagaland	ICICI Bank	MPVT	420	3	<b>1%</b>
Nagaland	Federal Bank	PVT	120	1	<b>1%</b>
Nagaland	Bank of India	PSB	200	0	<b>0%</b>
Nagaland	Indusind Bank	PVT	40	0	<b>0%</b>

**APY PERFORMANCE DISTRICTWISE AS ON 15.11.2025:**

Data as on	(as on 15.11.2025)	APY PERFORMANCE - DISTRICT WISE		
Name of State	Name of District	Annual Target	Enrolments	% Achievement in FY 2025-26
		in FY 2025-26	in FY 2025-26	
Nagaland	Shamator	40	55	138%
Nagaland	Chumoukedima	110	140	127%
Nagaland	Dimapur	5,965	2,098	35%
Nagaland	Zunheboto	1,040	319	31%
Nagaland	Phek	800	229	29%
Nagaland	Longleng	400	112	28%
Nagaland	Kiphire	300	84	28%
Nagaland	Wokha	1,280	347	27%
Nagaland	Mokokchung	1,790	453	25%
Nagaland	Mon	1,210	306	25%
Nagaland	Peren	470	114	24%
Nagaland	Kohima	4,215	767	18%
Nagaland	Tuensang	800	106	13%

**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 30.09.2025											
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	9	297	38%	37%	166	56%	102	61.44%

**SLBC Sub Committee on RSETI was held on 10.12.2025**

**AGENDA No. 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**

**AGENDA No. 16 : Non Issuance of Land Holding Certificate, Non Encumbrance and Chain of Title by Kohima District Authority.**

**AGENDA No. 17: Any other agenda to be discussed with the permission of the Chair**