

**AGENDA FOR SLBC MEETING NAGALAND
FOR QUARTER ENDED MARCH 2025**

ADOPTION OF MINUTES:

The minutes of State Level Bankers' Committee meeting held on 28.02.2025 (Quarter Ended December 2024) 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 28.02.2025 (December 2024 Qrt):

Agenda No	SLBC decision	Action taken report
02	<p>CD Ratio, Review of Districts with CD Ratio below 40% as on 31.12.2024</p> <p>LDM Kohima was also advised to hold Sub Committee meeting on CD Ratio as soon as possible and also to hold such meeting every quarter and come up with actionable plan. Shri Mangta Shoute, AGM, RBI reported that a target has been set for Kohima District to achieve 40% in June 2025, 45% in September 2025, 50% in December 2025, 55% in March 2026, and 60% in June 2026 .</p> <p style="text-align: center;">Action : LDM, Kohima</p>	<p>We will ensure to increase CD ratio of our Kohima based branches as per target by adding big-ticket quality loans this new FY</p> <p style="text-align: right;">- NRB</p> <p>Special Sub Committee meeting of Kohima district, on CD Ratio for the quarter ended December 2024 was held on 26/03/2025. AGM from RBI Kohima, LDM Kohima and Branch managers from banks with CD ratio less than 40% attended the meeting. All the banks actively participated in the discussion by contributing implementable inputs and ideas and agreed to focus both on priority and non-priority sectors and also to achieve at least 40% CDR by the end of June 2025 quarter.</p> <p style="text-align: right;">- LDM Kohima</p>
03	<p>REVIEW OF CREDIT DISBURSEMENT: Achievement under ACP (Priority Sector Lending) upto December Qrt FY 2024-25:</p> <p>All banks were advised to ensure balanced achievements in all three segments ie., Agri (PS), MSME (PS) and Other (PS) as the achievements in Agri (PS) and Other (PS) are comparatively low vis-a-vis achievement in MSME (PS). All banks were urged to achieve target under priority sector lending for current financial year in full measure.</p> <p>(Action: IDFC, YES, IND, NESFB, INDUS, AXIS)</p>	<p>Axis Bank disbursed Rs. 25 crore of Priority Sector Loans during the FY 2024-25. Percentage of achievement was 24%. We have instructed all our branches to start working strategically from the first quarter itself to achieve the ACP target for PS loans in the current quarter.</p> <p style="text-align: right;">- AXIS</p> <p>Noted. We have disbursed ~Rs.635 lakh under MSME sector during 1st Apr'24 to 31st Mar'25. We also sensitized our BUs to achieve the target in coming quarters.</p> <p style="text-align: right;">- INDUS</p>
05	<p>GOVT. SPONSORED SCHEMES (PMFME, PMSVANIDH, CMMFI, NRLM, NULM, PMMY, SUI, PMEGP, etc.)</p> <p>PMFME - The following banks have not sanctioned even a single loan under</p>	<p>Noted. We have sensitized all branches to dispose pending applications at the earliest.</p> <p style="text-align: right;">- ICICI</p> <p>Noted for compliance. As on 31.03.2025, pending has reduced to 3 applications in the portal.</p>

	<p>this scheme: AXIS, BAND, FED, HDFC, IDFC, INDUS, SIB, YES, NESF, NSCB.</p> <p>NSCB reported that they have an internet issue at branch level to access the site which is expected to be resolved soon. Bandhan bank reported that they will clear the pending application by March 2025. HDFC bank reported that 6 applications pending will be disbursed by March 2025.</p> <p>There are 139 applications pending at bank level as on 03.02.2025: BOB – 7, CBI – 12, PNB – 3, SBI – 29, UNI – 7, AXIS – 2, BAND – 4, HDFC – 6, IDBI – 2, IDFC – 1, INDUS – 1, NRB – 19, NSCB – 45. All these banks were advised to clear pending application at the earliest.</p> <p>(Action: All Concern Banks)</p>	<p>- NRB</p> <p>NSCB is participating in CMMFI, NRLM & NULM till date. The internet issue at the branch level has been resolved. All the 45 pending cases under CMMFI has been approved and sanctioned.</p> <p>- NSCB</p> <p>All pending applications are disposed.</p> <p>- UNI</p> <p>PNB will ensure that the pending cases are clear within the stipulated time.</p> <p>- PNB</p> <p>We have sensitized our branches to ensure sanction and disbursement of the pending PMFME loan applications at the earliest. Monitoring and regular follow-up is being done from Cluster office as well as Circle Office to improve the performance of the bank in all GSS loans.</p> <p>- AXIS</p> <p>Noted. We have sensitized our BUs to follow various NPA management mechanism and also to take necessary steps to avoid fresh slippages of accounts into NPA category.</p> <p>- INDUS</p>
	<p>PM SVAnidhi: Smt Kinilho Kinimi, Dy Mission Director, SUDA requested all banks to clear pending disbursement total number of which come to 68 as on 07.02.2025. Banks having pending disbursement are: Axis – 1, BOB – 7, CBI – 1, FED – 1, HDFC – 1, IDBI – 3, IND – 1, IOB – 3, NRB – 3, SBI – 47.</p> <p>(Action: All Concern Banks)</p>	<p>Noted. We will clear pending applications at the earliest.</p> <p>- NRB</p> <p>One application pertaining to Central Bank of India is unable to dispose as the PM Svanidhi scheme got obsolete since 31.12.2024.</p> <p>- CBI</p> <p>We will ensure disbursement of the pending applications within first quarter.</p> <p>- AXIS</p>
	<p>CMMFI - In the last meeting all banks having NIL sanction under CMMFI were advised to come out from Zero performance. However, Bandhan, HDFC, ICICI, IDFC, INDUS, NESFB, SIB and YES bank still have not sanctioned a single loan under CMMFI. These banks were urged to participate in the scheme.</p> <p>(Action: All Concern Banks)</p>	<p>NRB has sanctioned total 14 CMMFI loans in FY 2024-25</p> <p>- NRB</p> <p>One application is under process and will be disposed soon.</p> <p>- ICICI</p> <p>Noted. We have received zero application under this scheme.</p> <p>- INDUS</p>
06	POSITION OF NPA IN GSS AS ON	PNB has explored the processes available to ensure

	<p>31.12.2024 : The high level of NPA in PMEGP, NULM and MUDRA are of serious concern. All concerned banks were urged upon to take proper follow up of NPA as per instruction laid down by respective banks for NPA monitoring and to bring down NPA level of the State. There are few banks having 100% NPA – YES Bank (504.65%) NPA in PMEGP, PNB& AXIS bank (100% NPA) in NULM and CAN & PNB (100% NPA) in SUI. All banks were advised to be more careful with correctness of the data while uploading in SLBC Portal.</p> <p>(Action: All concerned Banks)</p>	<p>that recovery is made in the NPA accounts especially in NULM, Stand up India schemes, namely: personal visits, issue Recall Notices, referring the case to Lok Adalat – District Legal services authority, allocating the NPA accounts to recovery agents, etc.</p> <p>- PNB</p> <p>In order to reduce the NPA strict monitoring of the accounts are done in SMA phase from both branch and Regional Office level. Also special recovery schemes such as OTS scheme and NPV schemes. Our branches organize recovery camps on fortnightly basis and also actively participate in National Lok Adalat.</p> <p>- CBI</p> <p>We confirm correctness of the NPA data uploaded by us in the SLBC portal.</p> <p>- AXIS</p> <p>Noted and same shall be complied with.</p> <p>- ICICI</p> <p>Noted. We have sensitized our BUs to follow various NPA management mechanism and also to take necessary steps to avoid fresh slippages of accounts into NPA category.</p> <p>- INDUS</p>
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AGENDA 2 : CD Ratio, Review of Districts with CD Ratio below 40%

CD Ratio of the banks stood at 59.98% as on 31st March 2025 showing a decrease from 63.13% as on 31st December 2024. The following table shows trend of CD Ratio of all banks for the last 6 years:

(NB: RIDF figure excluded)

CD RATIO OF BANKS IN NAGALAND - Last 6 Years						
	2020	2021	2022	2023	2024	2025
BOB	31.81	34.22	45.19	47.31	54.14	53.21
BOI	51.68	52.93	63.27	75.64	84.08	90.57
BOM	128.40	93.43	107.12	177.87	174.26	185.73
CAN	76.39	28.42	52.5	40.45	53.03	28.27
CBI	33.79	40.13	40.92	47.94	48.28	53.82
IND	18.98	26.06	27.93	29.84	31.41	31.67
IOB	82.25	70.55	71.2	87.33	119.17	132.35
PNB	109.80	56.57	55.23	63.91	55.29	41.51
PSB	11.06	11.01	7.85	11.29	20.33	20.93
SBI	50.08	53.75	60.51	65.35	73	74.75
UCO	41.46	36.35	35.45	27.94	46.6	146.36
UNI	45.45	58.18	52.86	54.21	71.84	51.78
Total - PUBLIC	45.43	48.29	54.87	58.7	67.1	69.32

AXIS	23.05	25.83	16.26	19.34	22.5	30.11
BAND	34.3	44.01	36.58	33.92	24.24	18.1
FED	7.24	9.73	14.69	24.67	14.87	15.29
HDFC	52.08	69.16	43.19	52.91	39.54	40.17
ICICI	14.42	21.85	37.54	42.84	40.26	47.43
IDBI	22.06	20.93	26.2	29.92	32.9	56.46
IDFC			0.56	1.23	21.65	23.69
INDUS	46.49	104.72	58.15	64.69	70.02	50.18
SIB	40.15	31.18	26.99	29.22	26.19	26.83
YES	4.95	1.59	3.25	8	14.73	11.9
Total - PRIVATE	24.48	27.64	23.77	30.05	29.62	34.33
ESAF						0
NESFB			329.85	201.99	92.81	41.21
Total - SFB			329.85	201.99	92.81	35.09
NRB	30.53	28.16	34.91	38.84	44.21	46.21
NSCB	63.63	63.54	65.9	65.78	66.94	68.68
Total - All Banks	41.6	44.28	47.42	52.26	56.93	59.98

DISTRICT WISE CD RATIO (Last 6 Years) – 31st MARCH 2025

District wise Position CD RATIO Report of Nagaland Last 6 Years (Excluding RIDF)

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

Kohima District is under 40 % CDR

AGENDA 3: REVIEW OF CREDIT DISBURSEMENT

Achievement under ACP (Priority Sector Lending) upto March 2025 Qtr FY 2024-25: (Rs in Crore)

Sector	FY 2023-24			FY 2024-25		
	Target Amount	Achieved Amount	Achievement %	Target Amount	Achieved Amount	Achievement %
Agri	551.97	285.02	51.64	540.47	428.99	79.38%
MSME	340.18	883.83	259.81	1137.16	968.91	85.20%
Other PS	166.22	212.12	127.61	326.04	67.65	20.75%
Total	1058.38	1380.97	130.47	2003.67	1465.57	73.14 %

The overall achievement of ACP target for FY 2024-25 stood at 73.14%. The overall YoY increase is Rs 84.59 Crore which is 6.13%.

TOP 5 BANKS HIGHEST ACP (PS) ACHIEVEMENT FY 2024-25 AS ON MARCH 2025 (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
BOB	4382	137.01	1301	271.67	198.86
ICICI	1594	70.04	223	103.11	147.19
SIB	111	12.13	929	15.63	128.91
HDFC	1258	60.64	284	60.55	99.96
SBI	23305	710.28	38809	675.98	95.17

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
YES	692	28.23	6	0.64	2.28
IDFC	200	23.96	20	0.66	2.76
IND	1891	56.48	154	2.35	4.17
NESFB	543	29.62	67	1.97	6.66
INDUS	609	34.60	30	6.35	18.35
UCO	1683	65.52	426	13.29	20.29
PSB	464	22.54	52	5.02	22.26
AXIS	2336	97.14	2225	24.76	25.49
UNI	220	24.17	105	7.77	32.13
NRB	2861	81.01	1019	28.66	35.38
NSCB	8151	182.43	1631	71.35	39.11

AGENDA 4: PRIORITY SECTOR ADVANCES POSITION AS ON 31.03.2025:

(Amount in Rs. Crore)

Sector	O/s as on March '23	O/s as on March '24	O/s as on March '25	YoY Growth (%)	PSL Adv % to Tot Adv
# Agri	509.29	557.96	917.59	64.45%	8.12%
MSME	1245.76	1426.38	1590.48	11.50%	14.08%
Other PS	235.99	232.15	234.44	0.99%	2.07%
Total	1991.04	2216.49	2742.51	23.73%	24.28%

The Priority Sector Advance has increased from Rs. 2216.49 Cr as on March 2024 to Rs. 2742.51 Cr at the end of March 2025 i.e. a YoY growth of 23.73% (i.e. Rs. 526.02 Cr). Total priority sector advances for the State of Nagaland stands at 24.28% against the total advances of Rs. 11269.08 Cr at the end of March 2025. Sub Committee on Priority Sector Advances held on 30.05.2025 decided to target achievement of 28% of total advances at end of FY 2025-26.

RIDF excluded

(i). AGRICULTURE:

(Amount in Rs. Crore)

Sub-Segment	O/S as on March '23	O/S as on March '24	O/S as on March '25	YoY Growth(%)
Crop Loan	291.05	355.76	696.46	95.77%
Term Loan	151.15	151.84	176.24	16.07%
Other Agri loan	67.08	50.34	44.87	-10.87%
Total	509.28	557.94	917.57	64.45%

(NB: RIDF figure excluded)

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)**, **IND (-Rs. 9.34 Cr)**, **SBI (-Rs. 54.2 Cr)**, **UCO (-Rs. 1.05 Cr)** and **NESFB (-Rs. 0.34 Cr)**.

(ii).MSME SECTOR:

(Amount in Rs. Crore)

Sub-Segment	O/S as on March '23	O/S as on March '24	O/S as on March '25	YoY Growth(%)
Micro	765.81	946.57	1087.97	14.94%
Small	321.30	339.38	388.68	14.53%
Medium	138.70	122.95	99.50	-19.07 %
Other	19.94	17.46	14.32	-17.98%
Total	1245.75	1426.36	1590.47	11.50%

There is 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)**.

Banks with YoY negative growth under MSME (PS): (Rs in Crore)

Bank Name	MSME Total O/S Amount - 2024	MSME Total O/S Amount - 2025	Growth Percentage
BOM	27.72	16.48	-40.53
PNB	70.43	48.23	-31.51
NESFB	8.57	6.84	-20.18
NSCB	4.58	4.07	-11.16
CAN	31.93	29.43	-7.85
INDUS	20.46	19.49	-4.76
IND	50.86	48.75	-4.13
UNI	16.12	15.63	-3.02
BOB	323.56	321.58	-0.61

(iii).OTHER PRIORITY SECTOR:

(Amount in Rs. Crore)

Sub-Segment	O/S as on March '23	O/S as on March '24	O/S as on March '25	YoY Growth(%)
Export Credit	0	0	0	NA
Education	10.83	15.55	17.73	14.02%
Housing	136.55	139.63	154.66	10.76%
Social Infra	14.36	0	0.07	-
Renewable Energy	0.10	0	7.95	-
Other PS	74.14	76.97	54.01	-29.83%
Total PS	235.98	232.15	234.42	0.97%

Banks with major YoY negative growth:

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).

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

(Amount in Rs. Crores)

Schemes	Target FY 2024-25		Disbursement		Outstanding as on 31.03.2025	
			(Apr 24 to March 25)			
	No.	Amount	No.	Amount	No.	Amount
NRLM	5320	-	1275	44.05	2475	57.83
NULM	62	-	45	1.59	196	2.87
PMEGP	824	22.57	851	37.39	4210	108.36
SUI	460	-	112	21.08	487	87.95
MUDRA	22826	-	20522	416.25	43313	716.36
PMFME	1200	-	311	13.68		-
PMSVANidhi	5725	-	4791	6.82		

PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISE (PMFME) AS ON 31.03.2025.

PMFME POSITION AS ON 31.03.2025 & TARGET FOR FY 2025-26					
Sino	Bank name	FY 2024-25 Target	No of Sanctioned	FY 2025 - 26 Target	Appln. Pending
1	BOB	88		5	10
2	BOI	17		5	
3	BOM	17		5	1
4	CAN	30		5	
5	CBI	41	2	10	8
6	IND	41	1	5	2
7	IOB	8		2	
8	PNB	30	3	5	3
9	PSB	17		2	
10	SBI	372	166	104	27
11	UCO	35	6	10	27
12	UNI	17	1	10	6
13	AXIS	85		10	7
14	BAND	17		5	4
15	FED	17		5	
16	HDFC	41		10	7
17	ICICI	46	1	5	
18	IDBI	24	3	10	6
19	IDFC	17		5	1
20	INDUS	17		5	1
21	SIB	8		2	
22	YES	17		5	
23	NESFB	17		5	
24	NRB	65	1	20	20
25	NSCB	116		20	51
	Total	1200	184	275	181

Sub Committee on Priority Advances and GSS held on 30.05.2025 approved the total target (PMFME) of 275 for FY 2025-26 as set by the ministry and District wise/ Bank wise Target for FY 2025-26 is given in Annexure.

PMSVANIDHI: TARGET AND ACHIEVEMENT AS ON 06.05.2025:

Loan Term	Targets upto 31.12.24	Eligible Appl (No)	Sanctioned (No)	Disbursed (No)	%Disb/Tar get	No of Benef	Sanctioned Amt (Cr)	Disbursed Amt (Cr)	Returned by Bank (No)	Loan Repaid (No)	Digital ly active SVs
1st Loan	4375 (Revised upward)	5542	3656	3575	81.71	3574	3.66	3.58	1722	2384	2253
2nd Loan	1140	1922	956	945	82.89		1.91	1.89	928	478	
3rd Loan	210	402	276	272	129.52		1.38	1.36	120	1	
TOTAL	5725	7866	4888	4792	83.70		6.95	6.83	2770	2863	

STATUS OF PMSVANIDHI PENDING SANCTION & DISBURSEMENT AS ON 06-05-2025

Sl. No.	Bank	Eligible Appl	Sanctioned (No)	Disbursed (No)	Disbursed Amt. (lakh)	Returned by Banks (No)	Pending Sanction	Pending Disbursement
1	AXIS	29	4	3		11	14	1
2	BAN	10	0	0		10	0	0
3	BOB	220	137	130	20	40	43	7
4	BOI	57	30	30	3	22	5	0
5	BOM	60	48	48	7	9	3	0
6	CAN	38	24	24	4	14	0	0
7	CBI	292	190	189	32	100	2	1
8	FED	16	9	8	1	5	2	1
9	HDFC	196	24	23	3	171	1	1
10	ICICI	4	0	0		4	0	0
11	IDBI	41	23	20	3	16	2	3
12	IND	200	148	147	19	48	4	1
13	INDUS	4	0	0		1	3	0
14	IOB	53	39	36	8	14	0	3
15	PSB	18	6	6	1	9	3	0
16	PNB	63	40	40	6	23	0	0
17	NRB	104	40	37	4	46	18	3
18	SIB	5	0	0	0	5	0	0
19	SBI	6162	3940	3865	551	2140	82	75
20	UCO	144	86	86	13	58	0	0
21	UNI	43	12	12	2	23	8	0
22	OTHERS	107	88	88	5	0	19	0
	Total	7866	4888	4792	682	2769	209	96

PM SURYA GHAR (ROOF-TOP SOLAR) : Target for financing of PM Surya Ghar (300 Nos) upto 31st March 2025 for three districts.

Dimapur - 128, Kohima - 122 and Chumukedima - 50

As per Jansamarth Portal there are 9 applications but all rejected by the bank. SBI Mokokchung region – 1, and SBI Dimapur Region - 8.

PM VISWAKARMA : As on 20.05.2025

District	Bank	Application on board	District Total	Sanctioned (Number)	Amt Sanctioned	Disbursed (Number)	Amt Disbursed
Mon	SBI	111	111	2	186000.00	2	186000.00
Dimapur	BOB	6	138				
	CBI	5					
	HDFC	1					
	IOB	1					
	NRB	4		2	200000.00	2	200000.00
	PSB	1					
	PNB	1					
	SBI	116		8	662500.00	4	300000.00
	FED	3					
Kiphire	SBI	154	154	35	3500000.00	35	3500000.00
Kohima	AXIS BANK	3	245				
	BOB	12		1	50000.00	1	50000.00
	BOI	3		2	110000.00	2	110000.00
	BOM	1		1	100000.00	1	100000.00
	CAN	1					
	CBI	10		2	150000.00	0	0.00
	IND	4					
	NRB	6					
	PSB	1		1	100000.00	1	100000.00
	SBI	193		67	6450000.00	67	6450000.00
	UCO	11		3	300000.00	3	300000.00
Longleng	SBI	1	1				
Mokokchung	AXIS	1	69				
	BOB	7		1	100000.00	0	0.00
	CAN	5					
	CBI	6					
	IND	4		1	100000.00	1	100000.00
	NRB	1					
	SBI	45		1	99909.00	1	99909.00
Peren	SBI	20	20	7	700000.00	7	700000.00
Phek	SBI	98	98	31	3100000.00	31	3100000.00
Tuensang	SBI	19	19				
Wokha	AXIS	1	126				
	BOB	7					
	CBI	21		3	300000.00	2	200000.00
	ICICI	1					
	NRB	4					
	SBI	92		13	1300000.00	13	900000.00
Zunheboto	CBI	5	87				
	SBI	82		14	1400000.00	11	1100000.00
	Grand Total	1068	1068	195	18908409.00	184	17495909.00

Total Number of Application – 1068 (610 in last qrt)

Total Number of Application Sanctioned –195 (104 in last Qrt.)

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

Annexure -1

DISTRRICT WISE STATUS OF CMMFI SUBSIDY ACCOUNT AS ON 20-05-2025

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	215	215	5.00	₹ 6,02,42,844.00
2	Dimapur	127	127	5.00	₹ 3,41,62,178.00
3	Peren	71	71	3.00	₹ 1,61,20,901.00
4	Niuland	75	75	3.00	₹ 1,54,86,400.00
5	Mokokchung	215	215	5.00	₹ 4,43,71,575.00
6	Zunheboto	187	187	4.00	₹ 3,24,45,149.00
7	Wokha	98	98	5.00	₹ 2,05,52,781.00
8	Mon	94	94	5.00	₹ 1,86,73,759.00
9	Tuensang	113	113	4.00	₹ 2,08,31,755.00
10	Longleng	58	58	3.00	₹ 1,03,73,448.00
11	Kiphire	58	58	3.00	₹ 78,47,190.00
12	Noklak	77	77	3.00	₹ 1,33,88,711.00
13	Shamator	66	66	3.00	₹ 1,03,57,300.00
14	Chumukedima	61	61	4.00	₹ 1,29,18,496.00
15	Phek	70	70	5.00	₹ 1,38,55,613.00
16	Tseminyu	53	53	3.00	₹ 82,43,930.00
		1638	1638	63.00	₹ 33,98,72,030.00

DISTRICTWISE SUMMARY OF CMMFI AS ON 20.05.2025

SL NO	DISTRICT	TOTAL APPLICATIONS APPROVED BY DLIMC	TOTAL APPLICATION SANCTIONED	TOTAL APPLICATION PENDING	TOTAL APPLICATION REJECTED
		Nos	Nos	Nos	Nos
1	DIMAPUR	266	136	64	66
2	PEREN	93	71	0	22
3	NIULAND	122	75	2	45
4	WOKHA	237	101	11	125
5	ZUNHEBOTO	191	187	1	3
6	PHEK	119	70	6	43
7	CHUMOUKEDIMA	93	67	5	21
8	KOHIMA	406	215	133	58
9	TSEMINYU	191	51	115	25
10	MON	169	94	20	55
11	MOKOKCHUNG	294	215	38	41
12	LONGLENG	82	58	14	10
13	KIPHIRE	187	60	21	106
14	SHAMATOR	69	66	3	0
15	NOKLAK	173	77	72	24
16	TUENSANG	160	113	5	42
TOTAL		2852	1656	510	686

BANKWISE POSITION OF CMMFI AS ON 20.05.2025					
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	7	34	23
4	BOI	7	3	4	0
5	BOM	3	2	1	0
6	CAN	5	3	2	0
7	CBI	37	15	10	12
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	91	40	29	22
18	NSCB	181	126	42	13
19	PNB	12	8	4	0
20	PSB	6	6	0	0
21	SBI	2307	1383	341	583
22	SIB	1	0	1	0
23	UCO	60	41	4	15
24	UNION	5	3	1	1
25	YES	0	0	0	0
TOTAL		2852	1656	510	686

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

District wise bank wise subsidy released by SBI Kohima till 20.05.2025						
SI No.	District	Bank	Total No of Applicant	Total Subsidy Disbursed Amount	District Total Applicants	District Total Subsidy
1	Kohima	SBI	125	₹ 3,45,34,696.00	215	₹ 6,02,42,844.00
		UCO	23	₹ 77,52,000.00		
		Bank of Baroda	1	₹ 4,50,000.00		
		Bank of India	3	₹ 7,50,000.00		
		Central Bank of India	2	₹ 6,00,000.00		
		Punjab National Bank	6	₹ 13,80,000.00		
		NRB	15	₹ 33,70,475.00		
		Canara bank	2	₹ 7,80,735.00		
		NSCB Ltd	25	₹ 69,07,500.00		
		IDBI Bank Ltd	1	₹ 3,07,038.00		
		Punjab & Sind Bank	5	₹ 13,40,400.00		
		Bank of Maharashtra	2	₹ 9,00,000.00		
		AXIS	2	₹ 2,70,000.00		
Indian Bank	3	₹ 9,00,000.00				
2	Dimapur	SBI	103	₹ 2,77,38,284.00	127	₹ 3,41,62,178.00
		UCO	8	₹ 18,88,767.00		
		Union Bank of India	3	₹ 8,47,832.00		
		Punjab National Bank	1	₹ 2,94,000.00		
		Punjab & Sind Bank	1	₹ 3,00,000.00		
		Central Bank of India	2	₹ 6,64,500.00		
		NSCB Ltd	3	₹ 8,08,795.00		
		Bank of Maharashtra	1	₹ 3,76,500.00		
		NRB	5	₹ 12,43,500.00		
3	Peren	NSCB Ltd	1	₹ 2,64,000.00	71	₹ 1,61,20,901.00
		SBI	70	₹ 1,58,56,901.00		
4	Niuland	NRB	4	₹ 8,58,000.00	75	₹ 1,54,86,400.00
		Federal Bank Ltd	2	₹ 1,62,000.00		
		NSCB Ltd	6	₹ 12,39,000.00		
		Central Bank of India	4	₹ 8,58,000.00		
		SBI	59	₹ 1,23,69,400.00		
5	Mokokchung	SBI	174	₹ 3,65,42,193.00	215	₹ 4,43,71,575.00
		Central Bank of India	1	₹ 81,000.00		
		IDBI Bank Ltd	1	₹ 3,69,750.00		
		NSCB Ltd	28	₹ 54,92,538.00		
		Bank of Baroda	2	₹ 5,85,294.00		
		NRB	9	₹ 13,00,800.00		
6	Zunheboto	UCO	2	₹ 4,50,000.00	187	₹ 3,24,45,149.00
		SBI	182	₹ 3,16,08,629.00		
		NSCB Ltd	2	₹ 2,88,000.00		
		NRB	1	₹ 98,520.00		
7	Wokha	IDBI Bank Ltd	1	₹ 2,10,000.00	98	₹ 2,05,52,781.00
		SBI	87	₹ 1,80,45,681.00		
		NSCB Ltd	7	₹ 13,82,100.00		
		AXIS	1	₹ 90,000.00		
		NRB	2	₹ 8,25,000.00		
8	Mon	NSCB Ltd	6	₹ 11,55,000.00	94	₹ 1,86,73,759.00
		SBI	88	₹ 1,75,18,759.00		
9	Tuensang	SBI	90	₹ 1,73,01,325.00	113	₹ 2,08,31,755.00
		NSCB Ltd	23	₹ 35,30,430.00		
10	Longleng	SBI	58	₹ 1,03,73,448.00	58	₹ 1,03,73,448.00
11	Kiphire	NSCB Ltd	9	₹ 22,25,100.00	58	₹ 78,47,190.00
		NRB	1	₹ 2,45,850.00		
		SBI	48	₹ 53,76,240.00		
12	Noklak	SBI	77	₹ 1,33,88,711.00	77	₹ 1,33,88,711.00
13	Shamator	SBI	63	₹ 94,57,300.00	66	₹ 1,03,57,300.00
		NRB	3	₹ 9,00,000.00		
	Chumukedima	NSCB Ltd	8	₹ 19,14,000.00	61	₹ 1,29,18,496.00
		Bank of Baroda	1	₹ 1,48,500.00		
		UCO	4	₹ 7,36,500.00		
14		SBI	48	₹ 1,01,19,496.00		
	Phek	NSCB Ltd	3	₹ 5,92,095.00	70	₹ 1,38,55,613.00
15		SBI	67	₹ 1,32,63,518.00		
	Tseminyu	NSCB Ltd	5	₹ 9,42,000.00	53	₹ 82,43,930.00
		Bank of Baroda	1	₹ 2,40,000.00		
16		SBI	47	₹ 70,61,930.00		
Total			1638	₹ 33,98,72,030.00	1638	₹ 33,98,72,030.00

**Released of CMMFI Subsidy by Banks in Nagaland as on
20.05.2025**

Sl. No	Name of Bank	Number of Applicant	Subsidy Disbured Amount
1	State Bank of India	1386	₹ 28,05,56,511.00
2	Nagaland Rural Bank	46	₹ 88,42,145.00
3	Union Bank of India	3	₹ 8,47,832.00
4	Indian Bank	3	₹ 9,00,000.00
5	UCO Bank	37	₹ 1,08,27,267.00
6	Axis Bank Ltd	3	₹ 3,60,000.00
7	Bank of Baroda	5	₹ 14,23,794.00
8	ICICI Bank Ltd	0	₹ -
9	Punjab National Bank	7	₹ 16,74,000.00
10	Punjab & Sind Bank	6	₹ 16,40,400.00
11	Canara Bank	2	₹ 7,80,735.00
12	HDFC Bank Ltd	0	₹ -
13	Yes Bank Ltd	0	₹ -
14	Bank of India	3	₹ 7,50,000.00
15	Bank of Maharashtra	3	₹ 12,76,500.00
16	Federal Bank	2	₹ 1,62,000.00
17	Bandhan Bank	0	₹ -
18	Indian Overseas Bank	0	₹ -
19	Central Bank of India	9	₹ 22,03,500.00
20	NSCB Ltd	120	₹ 2,67,40,558.00
21	IDBI Bank Ltd	3	₹ 8,86,788.00
22	North East Small Finance Bank	0	₹ -
	Total	1638	₹ 33,98,72,030.00

PERFORMANCE UNDER PMEGP, NRLM, NULM, PMMY & SUI AS ON 31.03.2025:

BANKS WITH NIL OUTSTANDING IN THE GOVT. SPONSORED SCHEMES AS ON 31.03.2025:

Sl No	Scheme	Public Bank	Private Bank	Co-operative Bank & RRB
1	NRLM	BOI, BOM, CAN, IOB, PNB & PSB .	AXIS, BAND, FED, ICICI, IDFC, INDUS, SIB, YES, ESAF & NESFB.	NIL
2	NULM	BOM, CAN & PSB	BAND, HFDC, ICICI, IDFC, INDUS, SIB, YES, ESAF & NESFB.	NIL
3	PMEGP	BOM & CBI	BAND, IDFC, INDUS, SIB, ESAF & NESFB	NSCB & NRB
4	SUI	BOM & CBI	AXIS, BAND, FED, IDFC, SIB, YES, ESAF & NESFB.	NSCB
5	MUDRA	NIL	IDFC, ESAF & NESFB.	NSCB
6	PMFME	NIL	AXIS, BAND, FED, HDFC, IDFC, INDUS, SIB, YES & NESFB.	NSCB
7	PMSVANI DHI	NIL	BAND, ICICI, IDFC, INDUS, YES, SIB & NESFB	NSCB

AGENDA No. 6: POSITION OF NPA IN GSS AS ON 31.03.2025:

(Amount in Rs. Crore)

SCHEMES	March 2024				March 2025				NPA %
	No.	Amt	NPA No.	NPA Amt	No.	Amt	NPA No.	NPA Amt	
NRLM	1583	25.83	55	0.44	2475	57.83	98	1.28	2.21%
NULM	203	2.28	46	0.40	196	2.87	42	0.42	14.63 %
PMEGP	4655	148.32	2917	73.05	4210	108.36	1025	26.68	24.62 %
SUI	502	96.79	11	0.93	487	87.95	27	3.20	3.64%
MUDRA	36097	650.65	3242	50.36	43313	716.36	43661	66.38	9.27%

PMEGP High NPA %:

YES-554.44%, FED-85.49%, HDFC-81.91%, IND-65.73%, CAN-57.59%, AXIS-48.28%, PNB-45.27%, ICICI-32.95%, PSB-32.09%.

MUDRA High NPA %:

IND-35.89, BOM-22.11, PNB-19.68, BOI-19.57, CBI-7.82, IDBI-14.57, IOB-14.02, PSB-12.97.

NULM High NPA %

CBI-100%, PNB-100%, AXIS-100%, IDBI-58.27%, IND-26.17%, UCO-23.66%, BOB-22.78%

SUI High NPA %

CAN-100.00, PNB-100.00, IDBI-92.95, BOB-12.46

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 March Qtr 2025 held on the 30.05.2025 is enclosed in Annexure Unbanked Blocks. There are **21 Blocks** in the State that remain unbanked.

b. Status of request of opening branch by SBI & BOB – Please refer decision of Sub Committee on unbanked block dated 30.05.2025

c. Status of opening of brick and mortar branch in 15 Villages allotted by DFS

d. Allotment of Bank for uncovered villages having population 5000 or more and not having branch within 5KM radius identified by DFS. – Sub Committee on unbanked block held on 30.05.2025 allotted 7 identified villages and included in the minute of the committee.

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 2024-25 (April – December 2024):

2024-2025 CFL Data for Nagaland state				
April 2024 to December 2025 Quarter				
Sl.No	State	CFL Name	No. of Awareness Camps conducted	Number of Participants
1	Nagaland	Chunlikha	110	2858
2	Nagaland	Chiephobozou	105	2807
3	Nagaland	Sitimi	72	1588
4	Nagaland	Pungro	68	1593
5	Nagaland	Ahthibung	63	2062
6	Nagaland	Tening	83	1819
7	Nagaland	Shamator	120	2907
8	Nagaland	Longkhim	126	3054
9	Nagaland	Chen	77	1998
10	Nagaland	Tizit	50	1150
11	Nagaland	Tobu	71	3389
12	Nagaland	Tamlu	47	2152
Total			992	27377

Progress of Phase-II CFLs during FY 2024-25 (April – December 2024):

2024-2025 CFL Data for Nagaland state				
April 2024 to December 2025 Quarter				
Sl.No	State	CFL Name	No. of Awareness Camps conducted	Number of Participants
13	Nagaland	Chumukedima	186	3875
14	Nagaland	Niuland	93	2299
15	Nagaland	Wokha	55	2994
16	Nagaland	Sanis	123	2281
17	Nagaland	Tuli	65	2158
18	Nagaland	Mangkolemba	92	2252
19	Nagaland	Ongpangkong S	180	2066
20	Nagaland	Meluri	92	2230
21	Nagaland	Pfutsero	143	2123
22	Nagaland	Sekruzu	96	2253
23	Nagaland	Zunheboto	77	1435
24	Nagaland	Akuluto	54	891
25	Nagaland	Satoi	103	2226
26	Nagaland	Thonoknyu	26	928
27	Nagaland	Bhandari	82	1714
Total			1467	31725

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	LONLENG	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	Khuboto	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 (EDDP Annexure II March 2025 enclosed)

Sub Committee on Digital Payment was conducted on 30.05.2025 and the approved minute enclosed.

District wise performance – March 2025

District	SAVINGS BANK ACCOUNT	CURRENT ACCOUNT
	Mar-25	Mar-25
Phek	82.69%	96.39%
Peren	89.73%	89.50%
Kiphire	88.87%	97.40%
Longleng	99.65%	75.50%
Noklak	98.61%	78.03%
Niuland	99.77%	95.00%
Shamator	98.03%	92.12%
Zunheboto	82.69%	90.14%
Chumukedima	93.73%	93.49%
Dimapur	91.42%	83.51%
Mokokchung	86.13%	80.74%
Tseminyu	81.65%	95.47%
Tuensang	84.50%	93.93%
Wokha	90.42%	76.27%
Mon	92.66%	84.49%
Meluri	99.75%	99.39%

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

District wise BC /CSP as on date 31.03.2025

SI No.	District Name	TOTAL BC/CSP	FIX POINT BC/CSP	OTHER BC/CSP
1	CHUMOUKEDIMA	101	90	11
2	DIMAPUR	242	104	138
3	KIPHIRE	31	31	0
4	KOHIMA	199	65	134
5	LONGLENG	14	11	3
6	MOKOKCHUNG	39	16	23
7	MON	196	149	47
8	NIULAND	13	6	7
9	NOKLAK	21	21	0
10	PEREN	30	28	2
11	PHEK	22	22	0
12	SHAMATOR	10	10	0
13	TSEMINYU	3	3	0
14	TUENSANG	8	8	0
15	WOKHA	45	38	7
16	ZUNHEBOTO	21	20	1
	Grand Total	995	622	373

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 March 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.

vi. Submission of FL Target under NABARD by all banks.

AGENDA No.9: APY PERFORMANCE FY 2024-25: BANKWISE UPTO 31.03.2025:

APY annual target for FY 2025-26 set by PFRD given in Annexure

Bank wise performance FY 2024-25:

Bank Name	No. of Branches FY 2024-25	AAPB Target FY 2024-25	Annual Target FY 2024-25	Enrolments (as on 31.03.2025)	AAPB Achieved FY 2024-25	% Achievement (as on 31.03.2025)
Central Bank of India	8	90	720	845	106	117%
Indian Overseas Bank	1	90	90	95	95	106%
IDBI Bank	5	70	350	335	67	96%
Bandhan Bank	2	35	70	66	33	94%
South Indian Bank	2	35	70	49	25	70%
Bank of Maharashtra	2	90	180	104	52	58%
Nagaland Rural Bank	13	90	1,170	579	45	49%
State Bank of India	71	90	6,390	2,870	40	45%
Canara Bank	5	90	450	165	33	37%
HDFC Bank	7	70	490	167	24	34%
Federal Bank	2	35	70	22	11	31%
Punjab and Sind Bank	2	90	180	41	21	23%
Axis Bank	11	70	770	154	14	20%
Indian Bank	6	90	540	107	18	20%
ICICI Bank	6	70	420	28	5	7%
Bank of India	2	90	180	8	4	4%
Bank of Baroda	13	90	1,170	44	3	4%
Yes Bank	1	35	35	1	1	3%
Indusind Bank	1	35	35	1	1	3%
Union Bank of India	2	90	180	3	2	2%
UCO Bank	8	90	720	7	1	1%
Punjab National Bank	5	90	450	4	1	1%
	175	1625	14730	5695	602	38.66%

Achievement of Year-end target stood at 38.66% only.

APY PERFORMANCE FY 2024-25: DISTRICTWISE UPTO 31.03.2025:

Name of District	No. of Branches FY 2024-25	Annual Target FY 2024-25	Enrolments (as on 31.03.2025)	% Achievement (as on 31.03.2025)
Chumoukedima	1	70	59	84%
Dimapur	59	4,760	2,409	51%
Mon	9	810	383	47%
Phek	7	630	273	43%
Zunheboto	10	880	351	40%
Wokha	13	1,090	415	38%
Peren	3	270	92	34%
Longleng	3	270	90	33%
Mokokchung	18	1,540	444	29%
Kohima	42	3,510	996	28%
Kiphire	2	180	46	26%
Tuensang	8	720	137	19%

AGENDA No.10: REVIEW OF PERFORMANCE: RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) PEREN FOR FY 2024-25:

RSETI PEREN : PERFORMANCE REPORT FROM 01.04.2024 TO 31.03.2025											
Slno	Name of RSETI	Target as per AAP FY 2024-25		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	21	650	21	598	100%	92%	483	81%	269	56%

RSETI Peren, since its inception in 15.11.2011, has conducted 203 programmes having 4750 trained candidates, out of which 3137 settled and 1492 are having Credit Linkage.

- (i) SLBC Sub Committee meeting on RSETI was held on 03.05.2025 and approved minute is attached herein for approval of SLBC.

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